

Your Roadmap to Success in Dentistry

5

NEWLY LICENSED

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INSURANCE

Congratulations on passing your exams and becoming a licensed dentist!

Now that you are ready to practice dentistry, there are many important steps you need to take to protect yourself and your livelihood, and ensure your continued success.

Before you begin to practice you must protect yourself with insurance. Speaking with a good insurance agent is the first step that you should take. If you don't yet have an agent, ask for recommendations from other dentists or get in touch with the American Dental Association (ADA) or the Massachusetts Dental Society (MDS). Always choose a financially sound insurance company that is ranked with one of the better rating institutions such as Moody's Investor Service, Standard & Poor's, or A.M. Best.

The MDS recommends you contact **Eastern Dentists Insurance Company (EDIC)** to help you navigate your insurance needs. Founded in 1992 by the MDS, EDIC specializes in providing professional liability and business insurance products to dentists.

EDIC is known as the "By Dentists, For Dentists® company", since it was founded by dentists to provide a complete line of insurance products and risk management services for dentists. Today, EDIC provides over 5,000 dentists with professional liability insurance in New England and the mid-Atlantic States.

EDIC helps MDS members with aggressive claims handling, unequalled customer service, part-time and moonlighting policies, and new dentist discounts. To learn more about EDIC, call **800.898.3342** or visit **edic.com**

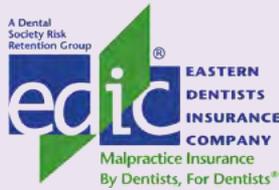
MDS also recommends that you contact **MDS-IS/Spring Insurance Group** for advice on health insurance, employee benefits and retirement services for Massachusetts dentists and employees.

MDS-IS/Spring Insurance Group services offers a wide variety of insurance options, include health, life, disability, and travel, at a discounted price for MDS members. For more information, visit **springgroup.com**

Before meeting with your insurance agent, you should be aware that there are several types of insurance that are imperative to have.

INSURANCE

Insurance Contacts



EDIC

800.898.3342

edic.com



**MDS-IS Spring
Insurance Group**

617.589.0930

springgroup.com

INSURANCE

To protect yourself:

- **Life Insurance**

Life insurance is beneficial in the event of premature death of a primary wage earner – providing your spouse, your children, or a dependent that you have chosen to receive a cash payment that will allow them to continue paying the bills and maintain their lifestyle. The type of life insurance that you should have depends on factors including the cost, the term of the policy, and the amount of dependents.

- **Health and Medical Insurance**

A benefit-rich health insurance program is important to protect you, your family, and your staff in case of illness or injury.

- **Disability Insurance**

Most people purchase life insurance, home insurance, health insurance, and so on, but overlook the need to protect their most valuable asset – their ability to earn income. In the event of an illness or injury that renders you unable to practice dentistry, disability insurance will pay you a benefit based on a percentage of your net income. Depending on your policy, disability insurance may also pay off practice loans, fund retirement plan contributions, and cover office expenses while you cannot practice at your full capacity.

To protect your practice:

- **Professional Liability Coverage**

Liability insurance is designed to protect your assets and professional reputation from the costs of litigation and damages awarded in the event that you are sued for malpractice.

- **Business and Property Insurance**

There are several other types of business and property insurance that you should consider purchasing to protect your practice.

Workers' Compensation: Required by the state of Massachusetts for all employees in case they are injured in the line of work.

Office Liability: Protects against bodily injury and property damage incurred by staff, patients, or other visitors to your office.

Hazard: Protects your business against fire, water damage, and other disasters.

SAFEGUARDING YOUR PRACTICE

Since approximately three out of four practicing dentists in the United States will have claims filed against them at some point during their career, risk management is an area that you cannot afford to ignore.

Risk management involves recognizing and defining the causes of malpractice claims and the common areas of professional liability, and learning how to protect oneself against the loss incurred if such claims are filed. To decrease the risk of malpractice claims, you will have to pay particular attention to issues of informed consent, and develop effective communication and patient relations skills. You will also have to develop and maintain a thorough record-keeping system.

Record Keeping

A patient record, either paper or electronic, is required by law in order to avoid charges of professional misconduct. When making entries in patient records, adhere to these rules:

- Use a consistent style for entries. Consistency lends credibility to your records and to your professionalism in maintaining them.
- Date and explain corrections. All corrections should be made as they occur, with the true date and reason for the correction, to preserve the integrity of the patient record.
- For paper records, write legibly and use ink as it is longer lasting and less easily altered. When you make a change to the record, cross out old information with a single line and do not use white out or correction tape.
- Express concern about patient needs. Document that you listened to, noted, and addressed the patient's expressed needs.
- Never write derogatory remarks in the record. Although it is okay to record negative information, such as a patient's failure to follow treatment advice, insulting material serves to convey an aura of unprofessionalism.
- Do not note fees in the record. Fees are not patient information. They should be kept in a separate financial record where it should be noted that the fees were discussed with and understood by the patient.
- Record missed appointments and failure to follow instructions. This information is vital to a complete record and will prove very helpful in defending any court action.

SAFEGUARDING YOUR PRACTICE

Informed Consent

A patient's willingness and knowledgeable agreement to have dental procedures performed on him/her is necessary if you are to avoid being charged with malpractice or misconduct. Your ability to effectively explain procedures, answer questions, and offer alternatives will be vital to avoiding costly litigation. Informed consent does not require a written confirmation, although it is wise to have a signed consent form when performing an invasive procedure, a procedure with foreseeable risks, or a procedure for which a reasonable patient would expect to receive a formal explanation of risks.

Consent Forms

An informed consent form secures a written authorization reflecting understanding of and agreement with the treatment plan, and gives the dentist permission to proceed with treatment.

Securing informed consent is a process. The essence of this process is that the dentist explains the specific treatment and alternative treatment options. The patient is given ample opportunity to ask questions about these and related issues, and adequate time to make a decision without being "pressured" into making a hasty choice. Once this is done, you should have the patient consent to treatment.

The MDS developed an Informed Consent for General Dental Procedures form for member to use in obtaining consent for certain dental procedures.

This form, which has been reviewed by EDIC, can be used to meet The Massachusetts Board of Registration in Dentistry (BORID) regulations for obtaining general informed consent (section 5.15 (f)(1)). This form can be downloaded at [massdental.org/Member-Resources/Patient-Management](https://www.massdental.org/Member-Resources/Patient-Management) It is available in both English and Spanish.



SAFEGUARDING YOUR PRACTICE

BORID Regulations and Informed Consent

Regulations regarding informed consent can be found in the BORID regulations section five of 234 CMR.

Q: Does a hygienist need consent from a patient if the dentist is doing the exam?

A: 234 CMR 5.15 (f)(1) addresses the need for general informed consent to be obtained from a patient prior to the start of treatment, including treatment by a dental hygienist. By signing the General Informed Consent form, the patient is agreeing to allow the licensee to examine, diagnose, and treat the patient. Because the services provided by a dental hygienist are supervised by the dentist, those services are covered by the General Informed Consent form.

Q: Do we need a separate informed consent form for each time nitrous is administered or is it enough to get consent just once?

A: 234 CMR 5.15 (f)(2) requires that the licensee obtain a specific informed consent allowing the licensee to perform specialized treatment including, but not limited to, administration of anesthesia other than local anesthesia. The consent is specific to a certain procedure to be performed and therefore must be signed at each visit.

Dispute Resolution

One of the most valuable risk management tactics is conflict mediation. Since most complaints and actions brought by patients are the result of a breakdown in communication between the dentist and the patient, methods of reopening the lines of communication can often be effective in resolving the dispute. When the dentist attempts to resolve the dispute by discussing the patient's concerns with them directly and this process is ineffective, the patient has the option to bring the issue to the MDS' peer review process. The patient may also approach the MDS independently with a complaint about care; in which case, staff would reach out to notify you. Peer review exists for the benefit of the patient and dentist – it is an alternative to civil litigation that serves as a confidential means of resolving complaints.

SAFEGUARDING YOUR PRACTICE

Peer Review

Is there a problem with one of your patients? Are they not happy with the treatment or quality of care you have provided them? The Peer Review Program, conducted by the MDS, is available to help you and your patient resolve disputes. **The Peer Review Program** is a non-legal, non-punitive process available only to members of the MDS. The program relies on the good faith between both parties to resolve their differences in order to promote the best possible oral health of the patient. Recommendations are made within the peer review system as a “gesture of goodwill”.

Because Peer Review is a member benefit, all of our member-dentists are given the option to voluntarily agree to participate or decline participation in the peer review process.

First, your patient can begin the process by completing the Complaint and Peer Review Limitations forms and submitting both forms to the MDS. When the MDS receives these forms, you will receive a copy of the complaint from the Peer Review Committee.

You will be asked whether or not you agree to participate in the resolution of the complaint. If you agree, a district Peer Review Committee member will attempt to mediate the problem before it is brought before the committee for a hearing. If the mediation is successful, all parties are notified of the resolution and the process ends. If the mediation is unsuccessful, a state peer review hearing will be held, and you and your patient will be expected to comply with the recommendations of the committee following the hearing.

For more information about peer review, or to view the peer review forms, visit massdental.org/Peer-Review



LICENSING, PERMITS, AND REGULATIONS

Many guidelines, rules, and regulations dictate today's dental practice. It is very important that practicing dentists adhere to all applicable guidelines and regulations.

Massachusetts Dental Licensure

The Massachusetts Board of Registration in Dentistry (BORID) is the dental licensing authority in Massachusetts. They have the power to grant and revoke licenses to practice dentistry and dental hygiene. The initial fee for a dentist to obtain a license is \$660. **A renewal fee of \$360 is required every licensing cycle which ends every March 31 on even years.**

To obtain a license to practice dentistry, you must submit proof of successful completion of a clinical examination administered by one of the following:

- Successfully complete a clinical examination from either: The Commission on Dental Competency Assessments (CDCA), Florida State Board of Dental Examiners, Nevada State Board of Dental Examiners, or Central Region Dental Testing Service (if taken prior to July 1, 2009). OR
- Successfully complete the CDCA Diagnostic Skills Exam (DSE) and successfully complete a state clinical examination acceptable to BORID or a clinical exam administered by one of the following: Central Region Dental Testing Service (if taken on or after July 1, 2009), South East Regional Testing Agency, Western Regional Examination Board, or Council of Interstate Testing Agencies.

Licensure by Credentials may also be granted to a dentist that has been in practice for more than five years in another state. For requirements regarding Licensure by Credential, please contact BORID directly at **800.414.0168** or **617.973.0971**.

BORID also enforces the state's continuing education requirements. All dentists must earn 40 continuing education (CE) credits every two years, dental hygienists 20, and dental assistants 12. Random audits may be performed by BORID to verify completion of CE hours.

LICENSING, PERMITS, AND REGULATIONS

DEA License and MA Controlled Substances Certificate

To obtain a license to prescribe controlled substances there is a two-step process: first, a Controlled Substances Certificate must be obtained from the Massachusetts Department of Public Health, Division of Drug Control. Second, you must apply for registration with the U.S. Department of Justice, Drug Enforcement Agency.

To learn more about obtaining a Controlled Substances Certificate from the Department of Public Health, Division of Drug Control, you can visit their website at mass.gov/dph/dcp

To learn more about obtaining a Controlled Substance License from the DEA, you can visit their website at deadiversion.usdoj.gov

Massachusetts Prescription Awareness Tool (MassPAT)

All Massachusetts prescribers are required to check MassPAT each time you prescribe a Schedule II-III opioid and when prescribing a benzodiazepine or DPH-designated Schedule IV-V drug for the first time. The MassPAT shows a patient's prescription history for the prior 12 months. Data is reported into the MassPAT by all Massachusetts pharmacies and out-of-state pharmacies delivering to people in Massachusetts. The prescription history data informs clinical decision-making to help prevent or stop harm from duplicate drug therapy, prescription drug misuse, abuse, and diversion.

To create your mandatory MassPAT account, visit mass.gov/how-to/register-for-massachusetts-prescription-awareness-tool-masspat

You will need your DEA number, license number, and Controlled Substance Registration number.

**Regulations are subject to change.
For additional information, visit
mass.gov/orgs/board-of-registration-in-dentistry**

LICENSING, PERMITS, AND REGULATIONS

Anesthesia Permit

Individual and facility permits are required for any dentist who administers anesthesia other than local anesthesia. There are different types of anesthesia permits depending upon the level of sedation that will be administered. For each permit, applicants must meet specific educational, professional, and clinical requirements.

To learn more about anesthesia permits, visit BORID's website at mass.gov/dph/boards/dn

Radiology Registration

Every radiographic machine must be registered with The Massachusetts Bureau of Radiation Control. Contact the Bureau for an application and a copy of the state's radiation rules and regulations. Inspection of your radiography equipment may be done by the Bureau every five years. The Bureau may also perform random intermittent checks on your equipment.

When you have a radiography machine installed, the installer will notify the Bureau. You should reference your copy of the radiation rules and regulations prior to installing your equipment to be sure you meet all installation requirements. In addition, any new construction requires the submission of drawing indicating the location of the X-ray equipment for approval before installation.

To learn more about radiology registration, visit the Bureau of Radiation Control's website at mass.gov/dph/rcp

Dental Office Hazardous and Infectious Waste Disposal

- **Infectious Waste:** The Massachusetts Department of Health and Human Services, Division of Environmental Health, Community Sanitation is responsible for maintaining the rules and regulations regarding proper disposal of infectious waste (red bag and sharps). To learn more, visit their website at mass.gov/dph/environmental_health
- **Hazardous Waste:** The Massachusetts Department of Environmental Protection (MassDEP) is responsible for the rules and regulations regarding hazardous waste. Spent radiography fixer is classified by state and federal law as hazardous and its disposal into sewers or septic systems is forbidden. Hazardous waste must be disposed of in accordance with MassDEP regulations. Dentists must also register with the department as a "Very Small Quantity Generator" and adhere to its regulations. Dentists who discharge their waste into a septic system (other than sanitary waste) are required to follow regulations 314 CMR.

To learn more about MassDEP's rules and regulations, visit their website at mass.gov/massdep

LICENSING, PERMITS, AND REGULATIONS

Amalgam Scrap Waste and Separators

General dentists, pediatric dentists, endodontists, and prosthodontists are required to install an amalgam separator in their offices and certify with MassDEP that the office is in compliance with this regulation. After initial certifications are filed with MassDEP, renewal certifications are required every two years on even years (by March 31). Offices that perform oral or maxillofacial surgery, orthodontics, or periodontics are generally not subject to these regulations unless they also place or remove mercury amalgam fillings. These offices do need to complete a one-time exemption form.

Although mercury in the form of amalgam is stable, it should not be disposed of in the garbage, red bag, sharps container, or rinsed down the drain. Scrap amalgam and amalgam separator cartridges, elemental mercury, fluorescent light bulbs and any waste containing amalgam or mercury should be recycled through an amalgam recycler.

To learn more about MassDEP's rules and regulations, visit their website at mass.gov/massdep

Infection Prevention and Control

Federal and state regulations about infection prevention and control are designed to protect the public by establish proper sterilization, disinfection, and other infection control procedures for dentistry. BORID requires all dental offices to conform to the most recent Centers for Disease Control and Prevention (CDC) recommendations for infection control as published in the CDC's Recommended Infection Control Practices for Dentistry.

To learn about infection control tips and regulations, visit massdental.org/Practice-Management

Employee and Patient Safety Requirements

The Occupational Safety and Health Administration (OSHA) has requirements concerning employee safety and training, dealing with issues such as infection control, hazardous material, and chemicals, and general workplace safety. Dentist employers must offer training on initial assignment, then at least annually. In addition, laboratory workers much receive specialized initial training.

MDS maintains up-to-date information related to employee and patient safety requirements, OSHA compliance, and the information needed to continuously meet government requirements. To access this information, visit massdental.org/Member-Resources/Laws-and-Regulations

LICENSING, PERMITS, AND REGULATIONS

Americans with Disabilities Act (AwDA) Requirements

All practicing dentists are affected by the AwDA since dental offices are considered public accommodations under the Act. As such, they must be accessible to persons with disabilities.

It is recommended that all new dentists be acquainted with the AwDA's requirements.

Health Insurance Portability and Accountability Act of 1996 (HIPAA) Privacy and Security Rules

HIPAA is a federal law designed to protect the confidentiality and security of patient's electronic protected health information. All Health Care Providers, including dentists, must comply with HIPAA requirements to protect the privacy and security of health information and must provide individuals with certain rights with respect to their health information.

To learn about HIPAA Compliance, visit massdental.org/Member-Resources/Laws-and-Regulations

National Provider Identifier (NPI) Number

The NPI number is a unique 10-digit identifier assigned by the federal government to all providers considered to be HIPAA covered entities. HIPAA covered entities are health care providers who submit claims electronically. There are two types of NPI available to dentists and dental practices.

Type 1 Individual Provider: A health care practitioner who is a single person. All dentists should apply for Type 1 NPIs. A dentist's individual NPI will remain the same throughout his/her life, regardless of practice location.

Type 2 Organization Provider: A health care provider that is an organization, such as a group practice or corporation. Individual dentists who are incorporated may obtain an NPI as a Type 2 provider, in addition to obtaining an NPI as a Type 1 provider. All incorporated dental practices and group practices should obtain a Type 2 NPI for the group. The Type 2 NPI will remain the same throughout the life of the facility/organization.

MEMBERSHIP TRANSITION & PRICING STRUCTURE

As you transition from a dental student to a licensed dentist, you will need to transition your MDS membership as well. When you become an MDS active member dentist, you will receive the guidance, education, protection, and focused advocacy that you need as you embark on your career in dentistry. You will gain access to an even broader support system of colleagues and dedicated staff who are motivated to support you today and prepare you for the future.

The MDS provides a range of services to members to help you succeed including;

- Keeping you up to date on the latest regulatory and insurance market changes
- Connecting you with networking and job opportunities
- Furthering your education through CE courses
- Offering a variety of member savings programs
- Giving you access to the guidance and expertise of our Member Assistance Center
- Providing you with Peer Review, a voluntary dispute resolution program

The MDS understands that new dentists have a lot of financial considerations on their plate – from student loan debt to financing a new practice. To ensure that student members can transition to active member dentists without financial burden, the MDS offers a reduced dues structure. **This structure is designed so that your first year of membership is free and then gradually increases.**

New Dentist Discounts

First Year Out	➔	\$0 (100% dues waived)
Second Year Out	➔	50% dues discount
Third Year Out	➔	Full dues owed

Membership dues are waived for dental students who choose to pursue a year of advanced training at an accredited school or residency program after graduation.

MEMBERSHIP TRANSITION & PRICING STRUCTURE

Practicing Dentist

The dental practice landscape is continually evolving and changing. The profession is encountering advanced delivery systems, technology innovations, new regulations, and changing insurance markets. In order to succeed, you will need to stay informed on emerging changes and issues and strive to find ways to provide superior service to your patients.

MDS Member Benefits

For more than 150 years, the MDS has supported the needs of dental professionals in the Commonwealth. Look around your community—nearly 80% of dentists in Massachusetts turn to the MDS for guidance, education, protection, and focused advocacy. By joining the MDS, you have access to an established support system of experienced colleagues and dedicated staff who are motivated to help you today and prepare you for the future.

MDS members are dentists in good standing who actively practice dentistry under a license to practice in the Commonwealth of Massachusetts. Active members may also be dentists in good standing who are engaged in activities furthering the mission of this Society, including faculty, interns and residents affiliated with recognized educational or health institutions, or who are engaged in activities of governmental dental service.

Membership benefits and offerings for dentists include:

- Legislative Representation
- Financial Services
- Networking and Employment Opportunities
- Continuing Education and Yankee Dental Congress
- Informative Publications
- Practical Support
- MDS Career Center
- Health, Personal, and Liability Insurance

MEMBERSHIP TRANSITION & PRICING STRUCTURE

Staying Involved

There are many opportunities to stay actively involved in the dental community through the MDS:

- **Join a committee** – The MDS has a number of committees with members from across the Commonwealth who come together to discuss various issues facing dentistry and recommend policies and solutions to these issues. If there is a topic that you are passionate about, consider making a difference through joining a committee.
- **Attend an event** – Throughout the year the MDS will host an array of events – Family Fun Days, Beacon Hill Day, New Dentist Socials, and more. These events are a great opportunity for you to meet and network with your peers.
- **Be a part of your district team** – As part of your tripartite membership you will become part of a district dental society based upon what town you practice dentistry in. Your district dental society will host local meetings, dinner lectures, and socials. Becoming an active participant in your district will enable you to mingle with colleagues from within your immediate area.



MEMBERSHIP TRANSITION & PRICING STRUCTURE

Continuing Education (CE)

A dentist licensed to practice dentistry in the Commonwealth must complete a minimum of 40 Continuing Education Units (CEUs) per renewal cycle. The two-year cycle runs from April 1 to March 31 of even years (e.g., April 1, 2020, to March 31, 2022). If you are still in your first year out of dental school, you are not required to take CE courses for license renewal although you could certainly still choose to.

There are certain CE courses required for all dentists. During each renewal cycle you must take a course on infection control in the dental health care setting and complete a certification in CPR/AED. If you are a practitioner who prescribes controlled substances, you must complete a pain management course as well.

Earning CEUs

You can meet your Continuing Education requirements in a variety of ways.

- When you attend a dental convention, like Yankee Dental Congress, in addition to attending courses, you can receive general attendance credits. You may only use five of these CEUs per licensing cycle. For more information about Yankee, visit yankeedental.com
- The MDS offers many complimentary CE and personal enrichment webinars. To view these offerings visit massdental.org/webinars

Updating CE Credits

Upon completing a course for CEUs, you must maintain proof of completion – usually in the form of a certificate verifying that you took the course and how many credits you earned.

You also have the option of entering your CEUs into the online MDS CE Registry. This allows you to keep accurate records and access them whenever you want. As an added bonus, when you enter your CEUs from Yankee Dental Congress using either the Yankee Dental Mobile App or online at yankeedental.com, your credits are automatically uploaded into your MDS CE registry record.

To learn about how to use the CE Registry, visit massdental.org/Continuing-Education

NEW PRACTICE RESOURCES

Funding Your Practice

Starting your own practice is a dream for many new dentists and can be a very rewarding career path. With that being said, it also requires a significant financial investment to get started.

When starting a practice, the average amount of capital that you will need is \$500,000 – this will cover building improvements, equipment, and supplies. This number can be daunting, especially when you may have significant student loan debt.

Before you begin the process of trying to open your practice, you should first speak with a financial planner to understand how much money you will need to start your practice, how much of a loan you can qualify for, and so on. Make sure that when you choose a financial planner that has experience working with other dentists so that they can provide you with the best possible insight.

When you are ready to seek financing, you will also want to work with a lender that understands the dental industry and the unique needs of dental practice owners. Look for a lender that offers competitive fixed rates and terms that will allow you to keep your payments affordable. You should also ask about working capital. Working capital is money that you can easily access to pay incidental expenses and debts – it will provide a financial cushion for you as you get started out.

Want to increase your appeal to lenders? Here are some tips:

- Work with your financial planner to create a clear, organized, and realistic vision for your practice. Lenders will appreciate that you put time and consideration into your business plan.
- Know your credit score. The higher your score, the more reliable you will appear.
- Be mindful of your debt to income ratio. The vast majority of new dentists will have student loans and that is to be expected, but try to avoid running up credits or taking out home and car loans. The more money that you owe, the harder it is to pay it all back.
- Increase your liquid assets. Liquid assets are cash or can be converted to cash quickly if you needed additional funds. Some examples of liquid assets are funds in your checking and savings accounts, funds in a money market account, mutual funds, stocks, and bonds. Having liquid assets shows lenders that you are fiscally responsible.

NEW PRACTICE RESOURCES

Mandatory Posters

Various federal and state laws require dental employers to display certain posters in their offices. To remain in compliance, your posters must be kept up-to-date and hung in a place that is easily visible to all employees.

Required state posters may include:

- MA Wage & Hours Laws
- Fair Employment Law
- Parental Leave Act
- Employees' Unemployment Insurance Coverage
- Workers' Compensation
- Earned Sick Time
- Job Safety & Health
- Temporary Worker Right to Know
- Domestic Worker Rights
- Notice of Nondiscrimination (must have taglines in top 15 non-English languages)

Required federal posters may include:

- Fair Labor Standards Act
- Occupational Safety and Health Act
- Employee Polygraph Protection Notice
- Equal Employment Opportunity
- The Uniformed Services Employment and Reemployment Rights Act
- Family Medical Leave Act

If you need help acquiring posters or making sure that they are current, **J.J. Keller**, a company specializing in labor law poster requirements, is an MDS Savings Partner. They can provide members with discounted poster and update services.

To learn more about poster requirements, visit massdental.org/Member-Resources/Laws-and-Regulations

NEW PRACTICE RESOURCES

Taxes

When it comes to taxes, a good rule to go by is to save everything! Your receipts and records will be invaluable when discussing your practice with your accountant or the Internal Revenue Service (IRS).

It is up to you to know your responsibilities regarding federal and state taxes – when in doubt, seek the advice of a qualified professional. This list identifies the most common tax requirements:

- **Biweekly/Monthly**
 - Federal and State Payroll Tax Deposits
- **Quarterly**
 - Federal Tax Estimates
 - Federal and State Payroll Tax Returns
 - Federal and State Corporate Income Tax Deposits
- **Annually**
 - Wage and Tax Statements (W-2)
 - Federal Income Tax Return
 - Federal and State Unemployment Tax Returns
 - Federal and State Corporate Income Tax Returns

Employer Identification Number (EIN)

An EIN is also known as a federal tax identification number and is used to identify a business entity. Make sure that you apply for an EIN for your practice. Visit [irs.gov](https://www.irs.gov) to learn how.

State Sales and Use Taxes

Whether sales and use taxes apply to your practice will vary depending on the circumstances of each individual practice. Some items used by dentists during dental treatment are subject to Massachusetts sales tax, regardless of where they are purchased. If an item is subject to tax, the dentist must pay the sales tax to the Commonwealth even if the supplier is located out of state and has not charged a tax.

For a list of items that are taxable and nontaxable, visit [massdental.org/Member-Resources/Laws-and-Regulations/MA-State-Laws-for-Dental-Professionals](https://www.massdental.org/Member-Resources/Laws-and-Regulations/MA-State-Laws-for-Dental-Professionals)

NEW PRACTICE RESOURCES

Employment Taxes

Dentists as employers are responsible for collecting and remitting withholding taxes to the IRS. Generally, dentist employers must withhold federal income tax and state income tax as well as Social Security and Medicare taxes.

To calculate how much to withhold from each wage payment, use the employee's form W-4 for federal tax and form M-4 for state tax.

Unemployment

The Massachusetts Office of Labor and Workforce Development, Department of Unemployment Assistance (DUA) requires employers to pay into unemployment insurance. Dentist employers must report wage records, contribute to unemployment insurance, and report separation information if an employee is terminated or laid off all through DUA.

While there are some exceptions, employers must work with DUA if:

- Employees work one or more days each week for at least 13 weeks cumulatively during a calendar year; OR
- Wages of \$1,500 or more are paid in any calendar quarter.

The rate that must be paid to DUA varies based on a number of factors. Rate notices are mailed to all private employers in January each year to tell them their rate and explain how it was determined.



EMPLOYEES

Hiring your staff is one of the most major components of opening your own practice. Make sure that you choose employees who share your values and vision for the business.

Once you are ready to hire someone, make sure to follow these steps:

1. Verify their licenses, as needed. This can be done online through the Massachusetts Division of Health Professions Licensure.
2. Make sure that they have or will get all the vaccines and immunizations recommended by the CDC.
3. Verify that they are eligible to work in the United States by filling out the I-9 form. This is available online at uscis.gov/i-9
4. Require your new hires to familiarize themselves with the Americans with Disabilities Act.

The MDS offers tips and resources on Practice Management that can be accessed online at massdental.org/Member-Resources/Practice-Management

Local Requirements

When you are planning to open a practice, you may want to build a new facility or do significant renovations to an existing space. Each town/city will have zoning and permit requirements that you will need to meet when undertaking a construction project. Be sure to call the town/city hall in the town/city that you are planning to open your practice for details on their rules and regulations.