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**QCDS Renews its Community Outreach Efforts Bringing Oral Care to Community**

By Marc Katz

Queens County Dental Society members have always been vigorous in their efforts to bring oral health education to the communities they serve.

The pandemic temporarily slowed outreach efforts, but QCDS President Dr. Patrix Schroff has been spearheading revitalized visits to schools in the borough, and invites members to join him or take the initiative on their own.

“I have always been passionate about community outreach programs,” he said. “As the president of Queens County Dental Society, I got the chance recently to celebrate Children’s Dental Health Month by reaching out to a few underserved schools in Queens.

“The principal and parent coordinator at PS 56Q, the Harry Eichler School, reached out and invited us to be a part of their Career Week. The Children’s Oral Health Institute has an amazing program called “Lessons in a Lunch Box,” where the participating institutions can order any number of Lunch Boxes at no charge. All they have to pay is a flat shipping charge. I took advantage of this generous program and conducted my first outreach program as president.”

In addition, QCDS Past President Dr. Alan N. Queen spoke recently at the annual Career Day at the Bell Academy, MS 294Q, in Bayside. Speaking to about 50 middle school students about health professions in general and dentistry as a career, Dr. Queen also gave a demonstration of suturing techniques using a stuffed animal named “Mrs. Jones.”

“I’ve been doing outreach for many years,” Dr. Queen said, “and speaking to kids is one of the most fun and rewarding parts of my career as a dentist.”

In March, Dr. Schroff assembled a team, including himself, his wife, and Drs. Austin Youssef, Grace Hwang, Amy Chui and



Queens County Dental Society President Dr. Patrix Schroff, center, led a contingent of dental professionals and residents in a renewed effort to reach out to the community to provide dental care and education.

Margaret Lin, along with residents from Flushing Hospital and New York Presbyterian Hospital’s Dental GPR program. They visited the Harry Eichler school’s second and third grade students.

“We were greeted by the school’s principal, Andrea Henry Robinson, and the parent coordinator, Lena Cardenas, as well as an auditorium full of 171 enthusiastic and curious children,” Dr. Schroff said. The event started with a brief description of the reason for the visit by the principal, followed by an introduction of Dr. Schroff.

“I explained to the kids in detail about the purpose of our visit in a way they would understand and then introduced my team to them,” Dr. Schroff said. “The kids were really excited when I informed them that they were going to see two videos. The first video ‘Tooth Brushing with Charlie Brown,’ contained detailed instruction about the importance of good oral hygiene and how to brush teeth and clean your tongue. The second video ‘It’s Dental Flossophy, Charlie Brown’ presented instructions on the importance of flossing and the correct way to floss. The auditorium was really quiet, and I could see that the kids were mesmerized. They were really paying attention.”

—Continued on page 8



QCDS Past President Dr. Alan Queen told of the dental profession at the Career Day at MS 294Q, Bayside.



A dental resident spoke to elementary school students at PS 56Q in Richmond Hill about proper dental care.

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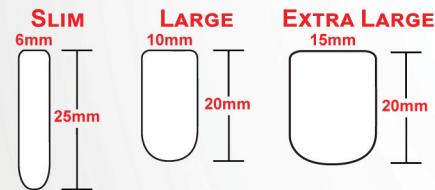
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1. Spivak, J Biomed. Mater Research, 1990; 2. Ricci, J Oral Maxillofacial Surgery, 1992; 3. Velen, J Oral Implantology, 2002.

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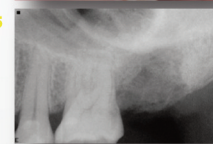
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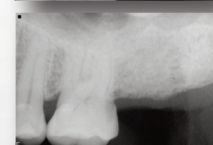
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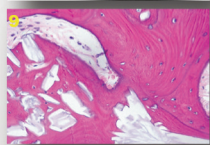
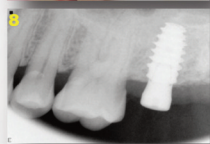
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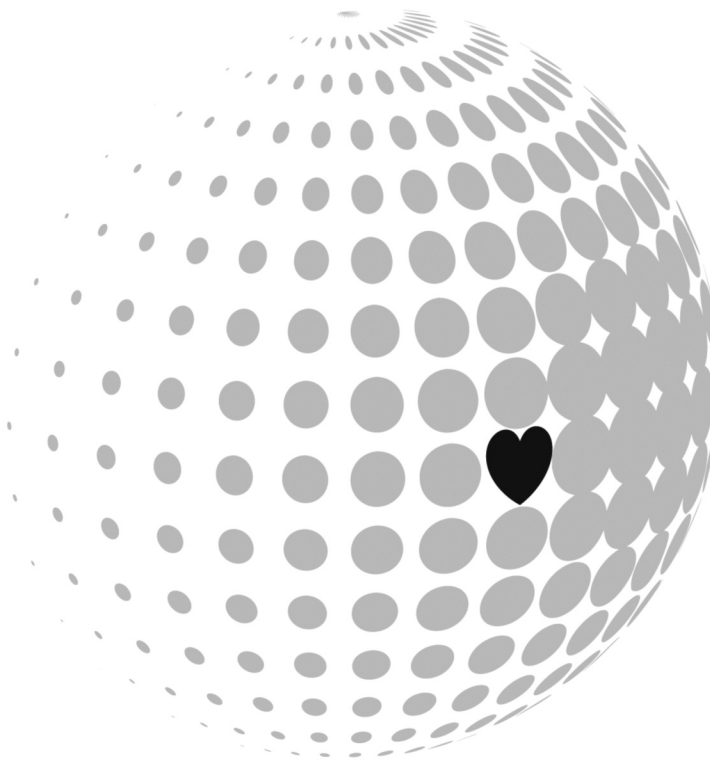
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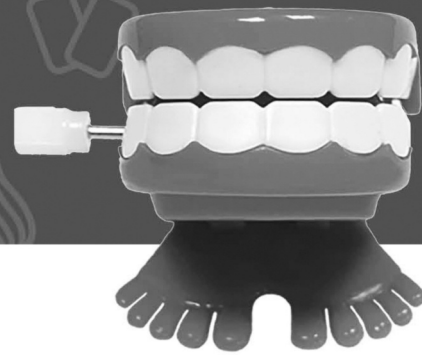
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**From the President**

pratixshroff@gmail.com

## Insurance Legislation and Dental Coverage

By Dr. Pratix Shroff, D.D.S.

By Dr. Pratix Shroff, D.D.S.

In this column I would like to address another important issue that could impact all of us as practicing dentists. In recent years, dental insurance coverage has become an integral part of healthcare services, ensuring individuals have access to essential dental care. However, concerns regarding the efficiency and affordability of dental insurance policies have prompted legislative actions in several states, including New York.

One significant initiative in this realm is the introduction of dental loss ratio legislation. This essay explores the concept of dental loss ratio legislation, its implications for consumers, insurers, practitioners and the specific measures taken in New York to address dental insurance concerns. It's about the percentage of funds that the insurance companies actually spend per member from the total premium, known as Dental Loss Ratio. Until now that was only considered for medical insurers, but now there has been legislation introduced that applies to the Dental Insurance Companies, too.

We are all practitioners in the state of New York. I will try to throw some light on the bill that is active in our state. Bill S7013: "An act to amend the insurance law, in relation to establishing a medical loss ratio for dental insurance." The purpose of the bill was to establish a medical loss ratio for dental insurance and ensure that a minimum amount of the premium is spent on patient care. There are four sections to the bill but to sum it up, it establishes a medical loss ratio of 82 percent for individual small group dental insurance products and other not-for-profit insurers, effective January 2024. This bill would protect consumers by establishing an MLR that parallels existing MLR requirements for health insurance products, that is that at least 82 percent of every premium dollar spent on patients. One notable initiative introduced by the DFS is the establishment of minimum DLR standards for dental insurance plans. Under these regulations, insurers are required to maintain a minimum DLR of 70 percent, meaning that at least 70 percent of premium revenue must be spent on dental care services.

You must be wondering why practitioners should be interested in this bill or be concerned about it. I will try to explain it further. The implementation of dental loss ratio legislation aims to enhance transparency, affordability and accountability within the dental insurance market. By establishing minimum thresholds for DLR, policymakers seek to ensure that a significant portion of premium revenue is directed towards improving access to dental care and enhancing the quality of services. Moreover, DLR regulations can help

prevent excessive administrative expenses and profit margins, thereby curbing the inflation of insurance premiums.

For consumers, dental loss ratio legislation can lead to several benefits. Firstly, it promotes greater transparency regarding how premium dollars are utilized by insurers, allowing policyholders to make informed decisions when selecting dental plans. Additionally, by mandating a higher allocation of funds towards dental care, DLR regulations can potentially lower out-of-pocket costs for covered services and expand access to preventive and routine dental treatments. Furthermore, increased competition among insurers to meet DLR requirements may drive innovation and efficiency within the dental insurance market, resulting in improved service delivery and customer satisfaction.

Now imagine one of the main excuses that our patients have for not accepting a treatment plan of dividing and postponing treatment over two to three years for major work. It can be a financial burden or out of pocket cost and or insurance maximums do not allow all work to be done in the same year. If the insurance companies spend more in paying for actual dental care, the patients out of pocket expense will go down and or yearly maximum will go up. This in turn will result in more treatment acceptance and, possibly, we will be able to complete major treatment plans in a more efficient and timely manner. Patients will be less likely to compromise with the best treatment for them, as opposed to their cheapest treatment option.

Challenges and Considerations: While dental loss ratio legislation holds promise for improving the affordability and accessibility of dental insurance, its implementation may pose certain challenges. One concern is the potential impact on insurer profitability, particularly for smaller or niche providers that may struggle to meet DLR thresholds without significantly increasing premiums. Additionally, stringent DLR requirements could inadvertently discourage insurer participation in certain markets, leading to reduced consumer choice and competition.

Conclusion: In New York, the implementation of minimum DLR standards reflects a commitment to safeguarding consumer interests and fostering a competitive insurance landscape. The success of this will definitely benefit patients as well as practitioners in providing a more thorough and non-compromised treatment for them—as well as more job satisfaction. However, ongoing evaluation and adaptation of DLR regulations will be necessary to ensure their effectiveness and relevance in addressing evolving healthcare needs.

“The implementation of dental loss ratio legislation aims to enhance transparency, affordability and accountability within the dental insurance market.”

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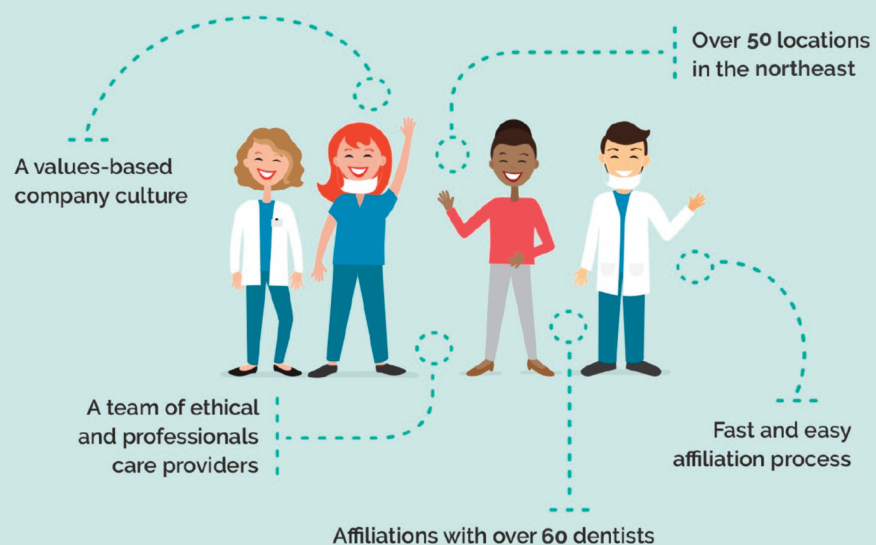
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## ADA Trustee Report

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# ADA Makes Changes, Backs Legislation

By Dr. Brendan Dowd, ADA Second District Trustee

The American Dental Association is hard at work as we speak. The year 2024 has been termed the “implementation” year due to all the changes that are being incorporated. Year 2025 has been labeled the “growth” year because of the anticipation of seeing the benefits from the previous three years of agreed upon changes at the ADA.

The new operational platform, “Sales Force/Fonteva,” will go live this July 7. There has been an extensive amount of testing over the past year by the ADA’s IT team to prepare the organization for the new system and its applications. Specific training began in April and will continue as the system is implemented. As you know, this will replace our current association management system, “Aptify,” and will be used in support of the entire tripartite. The Customer Relations portion of the system will help us improve specialized communication with each of our members. Instead of generalized mass emails to all members at periodic, pre-ordained intervals, this system will target each member’s specific interests. In other words, it will help our members succeed, instead of annoying them. I am very excited that we are replacing the outdated Aptify system with Salesforce/Fonteva. All our members will start seeing the benefits of this exceptional operating platform by the end of the summer.

The new Membership Pilot Program had the finishing touches put on it at the end of March. Currently, there are five states that will be participating in the pilot beginning in January 2025. The program is looking toward potentially incentivizing and customizing membership to facilitate joining and keeping monthly payments to continue ongoing membership. Discussions will take place at the ADA House of Delegate meeting in October of 2025, after information and data has been collected from the pilot program.

ADA Dentist and Student Lobby Day took place in Washington, DC from April 7-9. A new attendance record, which included approximately 335 dentists and over 700 students, gathered at the Capitol to explain the positions the dental profession feel is critical to take care of our patients in the best way possible. Issues including the Dental and Optometric Care Access Act, specific student debt issues and particular workforce items, including reauthorizing the Action for Dental Health Act of 2023, were discussed in congressional offices to stress the oral health and overall health of the citizens of America. Thank you to all the dentists and students who attended this very important event. Please make sure you share this information with our colleagues

and students who were unable to participate. The more information that is transferred, the more knowledgeable all of us are on the critical issues dentistry faces today.

I am thrilled to announce the ADA will be expanding its footprint in the financial ancillary services area. It has been decided to take part in the credit union arena. The ADA already participates in other financial services for members, including different forms of disability and life insurance plans, but this will be our first venture with a credit union. This will give our members a chance to borrow funds from a pooled source of deposits at a lower interest rate. The goal is to offer a package by the middle of 2025. Stay tuned for further details. This is a great example of your ADA hard at work and thinking outside the box to offer tangible benefits for our members.

As many of you know, there have been several states around the country working on Medical Loss Ratio legislation, specifically tied to dental insurance.

Because of laws implemented through the Affordable Care Act, all medical insurance companies are required to spend a certain percentage of their premiums on patient care and quality measures. This is not true with dental insurance for dental services. Massachusetts set the bar at the end of 2022 by establishing a Dental Loss Ratio of 83 percent through a state ballot initiative. Since then, state societies have been working to achieve similar results. A large percentage of states do not offer ballot initiatives, and legislation is the only pathway. Concurrently, ballot efforts are extremely expensive. In November of 2023, the ADA agreed to a National Coalition of Insurance Legislators (NCOIL) initiative with the National Association of Dental Providers (NADP). The model included public transparency of dental insurance company financials, setting of a specific DLR being placed on dental plans that are repeatedly below one standard deviation below the average of all the plans in the state, and a rebate to patients when the dental insurers have DLRs below what has been set for them. That percentage will be calculated from existing DLRs of current dental insurance companies in each state. This model can be used as a starting point for negotiations within each state. The New York State Dental Association is currently supporting sponsored legislation in the state legislature promoting all the aforementioned initiatives with a DLR of 82 percent. Both of our sponsors, Senator Neil Breslin and Assemblyman David Weprin, are chairs of their perspective New York State insurance committees and members of the executive committee of NCOIL.

“  
...the ADA will be expanding its footprint in the financial ancillary services area... in the credit union arena.”

”

# QCDS Renews its Community Outreach Efforts Bringing Oral Care to Community

*Continued from front page*

The doctors then demonstrated the correct way of brushing and flossing and took out the bright orange “lunch boxes” that each student was going to take home. The box contained detailed information about healthy foods to eat, including fruits, grains, vegetables and proteins, and also told how to brush and floss. Each box also contained a travel kit in the shape of a carrot.

“We were amazed by the really good questions the students asked,” Dr. Shroff said. “The teachers and the entire staff were really appreciative of our efforts and thanked us for our initiative. They said

they were looking forward to us visiting their school every year. Not only was this a very satisfying experience, it was a very successful one as well.”

Dr. Queen urged other QCDS members to reach out to the communities they serve. “It is important for dentists to get out of their offices once in a while and give back to their neighborhood. It is an important duty of our profession. Helping people improve their oral health is simply the right thing to do.”

For information or assistance with outreach efforts, contact QCDS Executive Director Dr. Chad Gehani at [QueensCountyDentalSociety1@gmail.com](mailto:QueensCountyDentalSociety1@gmail.com) or

718-454-1020. They included Dr. Doron Kalman, president, and Dr. Robert Shpuntoff, secretary/ treasurer.

Elected officials, including Congresspeople Adriano Espaillat and Grace Meng presented proclamations acknowledging the services rendered to the public by Dr. Prabha Krishnan, the recipient of the Emil Lentchner Award of the Queens County Dental Society. Dr. Krishnan reminded everyone of the importance of speaking with one united voice for the profession of dentistry and the immediate need to restore the health of the public.

The incoming president of the New York

State Dental Association, the past president of the American Dental Association and influential members of Congress all articulated a shared vision for the community they represent. Notable dignities and organization leaders in attendance included a long list of who's who in dentistry, including Dr. Linda Edgar, president of the ADA, Dr. Anthony Cuomo, president of the NYSDA, Dr. Chad Gehani, former president of the ADA, Dr. Pratih Shroff, president of QCDS, Dr. Prabha Krishnan, president-elect of NYSDA, Dr. Mitchell Greenberg, the QCDS NYSDA trustee, as well as members of the dental societies of a number of New York boroughs. Their discourse ranged from the signifi-

cance of community based comprehensive oral health care to the pivotal role that QCDS plays in the broader healthcare landscape, culminating in a collective commitment to excellence and expansion of oral health care access, especially in underserved communities.

Dr. Arthur Fiegenbaum was honored with a plaque as the outgoing QCDS president, recognizing his services to the dental community and QCDS.

QCDS officers installed and honored included Drs. Savitha Reddy, Chiran Reddy, Mitchell Greenberg and Pratih Shroff. As the incoming presi-

dent, Dr. Shroff spoke about the noble cause of outreach to the community and the need to be working together.

With a final bang of the gavel from the new QCDS president, the night seamlessly transitioned to the dinner and dancing portion of the gala. The shared sense of purpose was palpable as the universal language of dance brought everyone together in harmony.

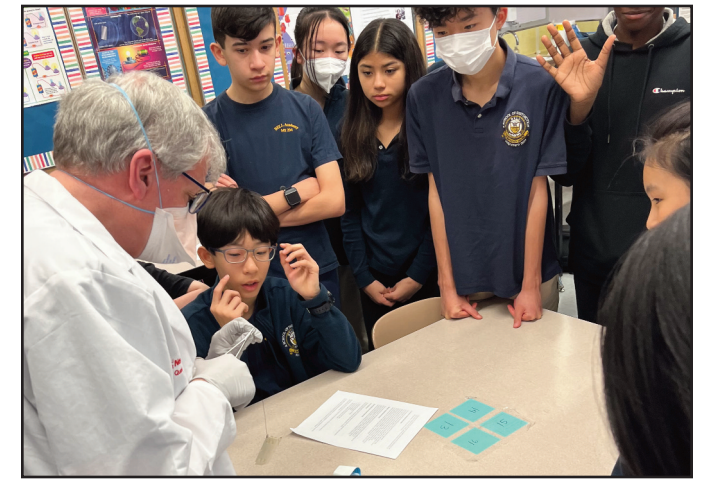
As attendees departed, they carried with them not only the memories of a delightful evening, but also a renewed sense of commitment to the values of diversity, ethical care, leadership, service, and unity.



A team of dental professionals told elementary school students how to properly care for their teeth.



Dr. Pratih Shroff and volunteers distributed dental “Lunch Boxes” from the Children’s Oral Health Institute to elementary school students.



Students watched intently as Dr. Alan Queen demonstrated a dental procedure at a Bayside middle school career day.



QCDS Past President Dr. Alan N. Queen explained the rewards of a career in dentistry to middle school students.



QCDS President Dr. Pratih Shroff told Richmond Hill elementary school students to regularly visit their dentist.

# QCDS Past President Dr. Prabha Krishnan Featured in MLMIC Magazine Interview

*Editor's Note: To mark Women's History Month, MLMIC's magazine, The Scope, recently interviewed Dr. Prabha Krishnan, a past president of QCDS. She will be installed as the 144th president of the New York State Dental Association at their House of Delegates meeting taking place May 31 through June 2, becoming only the second woman president in NYSDA history. The interview is reprinted here.*



Dr. Prabha Krishnan

**Q: What do you think are the biggest challenges for women in dentistry?**

**A:** I'm someone who looks at everything as an opportunity. Of course, there are always challenges, but I believe everything is best approached with a "glass is half full" attitude. So, I see challenges more as opportunities, with each being a chance to learn and grow.

Starting my practice from the ground up was an opportunity for me to get involved at the Queens County Dental Society, which fueled my commitment to being involved in organized dentistry.

To build my patient base, I had to reach out to the local dental community and knock on the doors of dentists practicing in my area to let them know that, "Hello, I'm a periodontist. I just graduated and started my practice, and I'm happy to help you with patient care."

I reached out to establish relationships for the betterment of the community and to help build my practice in the process. Through this challenge, I met many future patients and fellow professionals who helped advance my practice.

So, my best advice to young women and men would be to look at everything as an opportunity. With innovations in dentistry on the upswing, there are opportunities for everyone.

Another challenge that young dentists face, and perhaps young female dentists even more so than males, is acceptance: establishing trust with patients and gaining their confidence in your decisions and treatment plans. This may be due to patients simply being more accustomed on some level to older, male dentists.

As a specialist, I've had instances when a patient was referred to me and I had to tell them things they don't want to hear—that they have to lose some teeth, or they need gum surgery, or anything else they may perceive as painful. They look at me as if to ask, "How long have you been doing this?"

Trust and confidence must be developed with the patient through honesty, sincerity, and establishing a good rapport. Always keep in mind that some patients may wish to get another opinion from a male dentist or one they perceive as older and more experienced.

**Q: How do you deal with pressures to change your treatment plan?**

**A:** Great question. These can be difficult to manage, and not getting swayed by feeling the need to please everyone—from patients and their families to the colleagues who refer patients to you—is critical. You need to advocate for, and provide patients with, the treatment that you honestly and ethically feel is the best course of action. You do not want patients or others to dictate the treatment plan.

**Q: Do you have any special closing thoughts you would like to share?**

**A:** I would emphasize to both female dentists and new dentists in general the importance of getting involved early on with your community—where you live, where you work and with your peers—and give back to the public we serve.

Dentistry is my profession, but organized dentistry is my family and has given me camaraderie, friendships and the gift of being part of a community of people who understand what's needed to succeed and are willing to help by providing education, direction and motivation.

So, join local and national dental professional associations like NYSDA and be part of the decision-making process. You will quickly realize that you're not the only one who has a particular issue or problem. If you are not at the table, you will be on the menu.

*Dentistry is my profession, but organized dentistry is my family and has given me camaraderie, friendships and the gift of being part of a community...*

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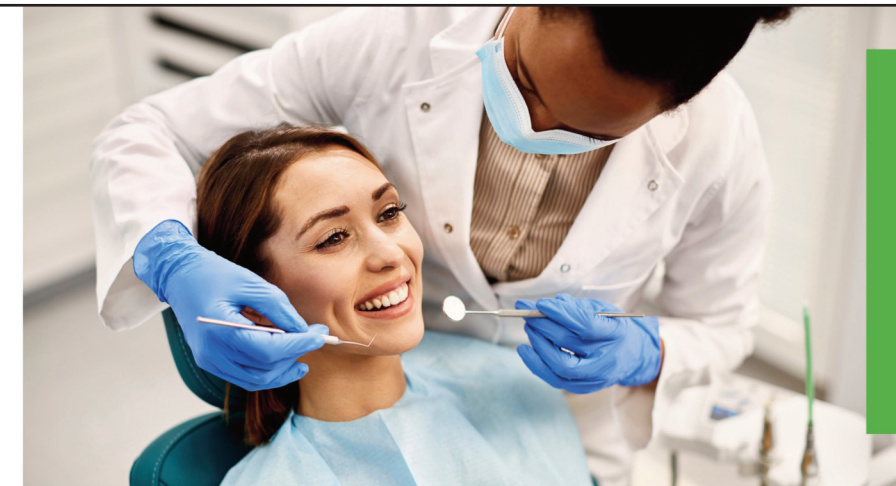
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**Dental Office For Sale / Space For Rent:** or dentists like to join as an associate. Established office, Douglas Elliman 24-hour security doorman building. Great busy location on Roosevelt Ave. corner of Union St., Flushing, Queens. Serious direct buyer only! Please set-up an appointment at 917-279-2133 or kindly email your resume at to: amartins.law@gmail.com to schedule an interview or to visit our premises.

**Busy Dental Office At Prime Location In Woodside Queens For Sale!** Close to the train station, fully equipped, 3 operatories with digital X rays, plus a CS 3600 intraoral scanner for digital impressions. Motivated to sell. For more information, please call 718-577-8575.

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**Office For Rent:** Specialist office for rent in Jackson Heights, Queens. Three operatories fully equipped with EMR, CBCT. Available 2-3 days per week including Sunday. Near public transportation. For more information please email implantdefex@gmail.com or call or text 516-375-4789.

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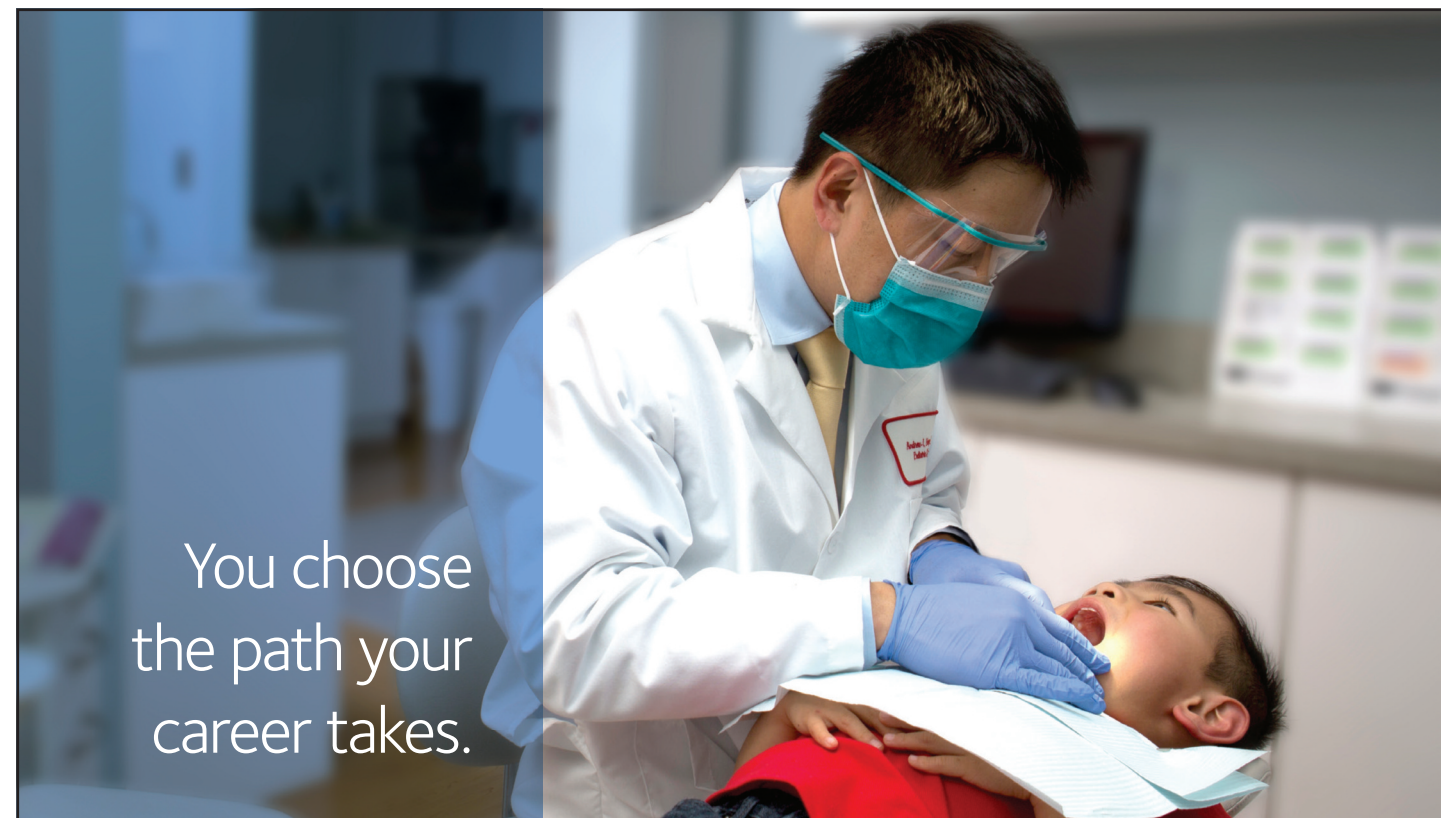
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