

MALPRACTICE INSURANCE
BY DENTISTS, FOR DENTISTS



EDIC New Graduate Guide

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Protecting Dentists.

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New Graduate Checklist at a Glance

- Apply for the DENTPIN (Dental Personal Identification Number)
- During your third year in dental school, start to prepare your Curriculum Vitae (CV)

Written Examination*

- After your second year of dental school, schedule to take the NBDE Part I Exam
- During your last year of dental school, apply and schedule to take the NBDE Part II Exam

Live Patient Clinical Examination with Regional Testing Agencies**

- Schedule an appointment and take the CDCA (if applicable)
- Schedule an appointment and take the SRTA (if applicable)
- Schedule an appointment and take the WREB (if applicable)
- Schedule an appointment and take the CRDTS (if applicable)
- Schedule an appointment and take the CITA (if applicable)

Licensure

- Apply for and attain your state's License to Practice
 - If required in your state, complete the Jurisprudence/Ethics Examination and acquire your certification
- Acquire your federal DEA license - Form 224
- Acquire your state's DEA license (if applicable)
- Acquire an NPI (National Provider Identification) Number

Associations/Insurance

- Apply for the American Dental Association (ADA) Tripartite Membership (National/State/Local)
- Acquire Dental Malpractice Professional Liability Insurance from EDIC - \$50 New Dentist Policy
- Acquire Additional Insurance (Disability, Life, Personal, Auto, and Office Package)

Other Recommendations

- Hire an attorney to read any employment contracts

**The NBDE Part I will be discontinued as of October 31, 2020. The NBDE Part II will be discontinued on August 1, 2022. No further administrations of the NBDE will be provided after the aforementioned dates. The Joint Commission on National Dental Examinations (JCNDE) will combine the NBDE Part I and Part II into a singular Integrated National Board Dental Examination (INBDE).*

***States accept results of examinations administered by one or more testing agencies of which they are not a member. Review the licensure laws and regulations from the individual state board websites for current information about which exams are accepted in the state where licensure is sought. (<https://dentalboards.org/state-boards-list>)*

Writing a Curriculum Vitae (CV)

During your third year in dental school, you should begin to compile your achievements, recognitions, leadership positions, and anything noteworthy to add to your professional CV so that you can continue to add to it as you get closer to finding employment on graduating. You could have a signed employment contract as early as the beginning of your last year of dental school. It's best to be prepared ahead of time so that you don't miss any opportunities to secure employment.

The Difference Between a Resume and a CV

Resume:

A summary you submit for a specific job position that is one to two pages in length.

Curriculum Vitae (CV):

A comprehensive piece that shows everything in detail in your dental student role or professional career. Most dental practices looking to hire want at least a resume, but would rather have a complete CV.

How To Write and Present Your CV

- In your writing, use bullet points and be concise so that it can be scanned quickly if needed.
- Rank everything chronologically from present to past.
- List only information that is dental-related and important to the position for which you are applying.
- Use power verbs to begin each sentence.
- If you raised money for any organization or dental outreach program, list your efforts.
- Add any externships or mission trips.
- Add shadowing or mentor positions.
- Final product should be professional with easy to read fonts and plenty of white space for easy reading.
- Do not print on colored paper.
- Make a digital and printed version.
- You have 10 seconds to make an impression with your resume. Make the information important.
- Always remain professional and truthful.

CV Sections In Order of Importance

Header – name, address, contact information (postal mail, email, phone)

Education – residency, dental school, undergrad

Work Experience/Research – residency, teaching, associateship, externships, etc.

Leadership – ASDA, class position, committee involvement, dental student organizations

Publications/Presentations – articles published, research days, oral presentations etc.

Awards/Achievements – add what, when, and why to each award

Community Service/Volunteer Work – clinic work, community outreach, work abroad, mission trips

Professional Affiliations – ASDA, AGD, ADA, state dental society, specialty dental groups

Additional Skills – fluency in languages, special office/computer skills, certifications

Preparing for an Interview I

Applicant Questions

Below are questions that you can use to prepare for an interview for a dental position. A future employer will ask many questions during the interview process but the interviewee, or applicant, should also ask questions.

Questions should be asked pertaining to different liability scenarios. When you agree to take a position, EDIC recommends that you find out exactly how a practice is run and what its office protocols are, and determine if you agree on the ethics and safety standards in place. Doing this research up front will help determine if that position is right for you. Being proactive about potential liability situations that can occur in an office or dental care setting before you begin the job could possibly reduce your own liability risks in the future.

Recommended Applicant Questions From a Liability Standpoint

- Will I, as a dental colleague, be preparing my patients' diagnoses and treatment plans?
- What is the practice's dental philosophy?
- What types of patients do you treat in your practice?
- What are the most common types of treatments you provide?
- What kind of dental technology do you use in the operator?
- What freedom would I have in determining my own work objectives, deadlines, and methods of measurement?
- How is an employee evaluated in this position?
- Do the employees have to recommend products or services to patients that the practice highly supports? Is my performance evaluated on how well I sell these products or services?
- What are the office procedures on patient charting and documentation?
- What is office protocol when a patient refuses recommended tests, x-rays, treatments?
- Does the office use informed consent forms for all treatments?
- Does the practice utilize CE classes and risk management courses to keep on top of new technology and treatments?
- What benefits (e.g., health insurance) does your practice provide?
- What will my income be based on?

Before your interview ends, ask for a tour of the office so you can see if your state health department standards in dentistry are implemented, such as sterilization procedures.

Preparing for an Interview II *Possible Employer Questions*

Questions From an Employer/Interviewer

- Once you knew you were interested in healthcare, why did you choose dental and not medical or veterinarian?
- What do you like most about dentistry? Least?
- What do you think you can contribute to the dentistry profession?
- What are your goals as they relate to dentistry?
- What is your philosophy on how oral health relates to overall body health?
- How would you handle an unhappy or uncomfortable patient?
- What experience do you have in a dental office?
- What experience do you have with the business and administrative side of a dental practice?
- How would you describe your knowledge of current technology and procedures?
- What have you done in the last year to improve your knowledge?
- Do you attend conferences, take online webinars, or interact with your state and local dental society events?
- What dental organizations do you continue to be active in?
- Would you be interested in working in a mentor program?
- Would you be interested in buying in to a practice or owning your own practice in the future?
- Describe your volunteer or community service activities.

Before your interview ends, ask for a tour of the office so you can see if your state health department standards in dentistry are implemented, such as sterilization procedures.

Employment Contract Reading

Contract Reading

When considering a new position with a dental practice, Dental Support Organization (DSO), or clinic, it is vital to review your Employment Agreement carefully and seek legal help in understanding what is asked of you as an employee. An Employment Agreement is a legally binding contract. It is advisable to find an experienced attorney to help you evaluate the terms. A few hours with an attorney is a valuable investment to make sure you clearly understand the terms and conditions included in the agreement as well as prepare any alterations to the contract prior to speaking to the employer. As a potential employee, you have the right to negotiate and revise a contract. Know that you may need to compromise; however, be prepared to step away from the position and consider what a one-sided agreement may say about a prospective employer.

Red flags to look for in a contract may include, but are not limited to:

- Are you an employee or independent contractor?
- How an associate handles treatment plans?
- Does an associate need to use a certain amount of third-party dental supplies or services each month?
- Is there a non-compete clause?
- Do you possess ownership of your own patient records?

Some provisions of an employment agreement may have a long-term impact on a dentist's career or ability to practice. For more information about employment contracts, visit the ADA website.

DENTPIN - Why You Need One

A **DENTPIN**[®] (**DENT**al **P**ersonal **I**dentifier **N**umber) is a unique personal identifier for professionals and students involved with the U.S. dental education system and standardized testing programs. If you tested or applied to test, a DENTPIN has been assigned to you and you can retrieve it by going to <https://www.ada.org/en/education-careers/dentpin>

You must retrieve or register for a **DENTPIN**[®] and use it to apply to a dental education program or application service, apply to test, or request a score report.

The name on your identification card (ID) must match exactly with the name in your **DENTPIN**[®] record. If the name in your DENTPIN record and the name on your ID does not match exactly, you will be denied admission to testing and will forfeit your testing appointment and fee. You will be required to submit a new application and fee.

The following programs use the **DENTPIN**[®] to identify professionals and students for the confidential and secure reporting, transmission, and tracking of test scores and testing data:

- Dental Admission Test (DAT)
- National Board Dental Examination (NBDE) Part I/Part II
- National Board Dental Hygiene Examination (NBDHE)
- Advanced Dental Admission Test (ADAT)
- American Dental Education Association (ADEA)
- Associated American Dental Schools Application Services (AADSAS)
- Texas Medical and Dental Schools Application Service (TMDSAS)
- ADEA Postdoctoral Application Support Service (PASS)
- ADEA Centralized Application for Advanced Placement for International Dentists (CAAPID)
- Postdoctoral Dental Matching Program (Match)

Preparing for Your Examinations

Resource for Online Test Prep

www.ada.org/en/jcnde/inbde/test-preparation

Written Exam

To assist state boards in determining the qualifications of dentists who seek licensure, the Joint Commission on National Dental Examinations (JCNDEx) conducts the National Board Dental Examinations (NBDE) Part I and Part II, as well as the Integrated National Board Dental Examination (INBDE). Both exams are offered in a computerized format. Although additional examinations may be required at the state level, all licensing boards use the NBDE to satisfy a major portion of their licensing examination requirements.

Exam Results

Online results will be posted 3 – 4 weeks from your test date. If you have further questions, contact the Department of Testing Services at nbexams@ada.org.

Jurisprudence Examination

In addition to the NBDE, most states and the District of Columbia require a written jurisprudence examination, which tests the applicant's knowledge of that state's dental practice act. The state boards of dentistry develop, administer, and score their own jurisprudence examinations. Applicants should contact the Board of Dentistry in the state in which licensure is sought to arrange to take this exam.

Live Patient & Manikin-Based Clinical Examination

Once a student meets the educational and NBDE requirements, the next step is to take the appropriate clinical dental licensing examination. Clinical exams are developed and administered by dental clinical testing agencies at dental schools. Most states participate in one or more regional examining boards, and a few administer their own exams. Unlike the written examinations, which are fairly standard, clinical exams vary. Most candidates who do not achieve licensure on their first attempt fail some aspect of the clinical exam.

There are five regional testing agencies:

Central Regional Dental Testing Service (CRDTS)

Council of Interstate Testing Agencies, Inc. (CITA)

Commission on Dental Competency Assessments (CDCA), formerly the NERB

Southern Regional Testing Agency (SRTA)

Western Regional Examining Board (WREB)

Review the licensure laws and regulations from your individual state board websites to see which exams are accepted where license is sought.

Checklist for LIVE Patient Examination

Select patient

- Make sure patients meet all your criteria and are familiar with exam process and time commitment.

Research where and when you want to take the exam

- Especially important for students whose state accepts more than one state/regional exam and/or whose school offers a pre-graduation exam.
- What date and location is best for you and your patients?

Make travel and lodging arrangements for you and your patients

- Confirm your reservation(s) a few days before exam.
- Don't forget about lunch/snacks.

Verify if malpractice/liability insurance is needed

- If insurance is provided, research that the coverage is appropriate.
- If not provided, obtain insurance several weeks in advance of exam day.

Complete and mail/submit application, making sure to include all supporting documents

Know your candidates' guide

- Don't forget to bring it with you to the exam.

Research programs that will help you prepare and study for your exam

- Some examples are mock boards and lunch & learns.
- Your state and local dental society may offer assistance.

Confirm patient and assistant participation

- Give your patients clear instructions in writing including location and time, and confirm verbally.
- Plan to meet with your patients immediately before exam to ensure promptness.
- If you're using an assistant, be sure to clearly communicate with them as well.

Develop a schedule for exam day

Prepare supplies and equipment for exam day

You Have Passed Your Exams. Now What?

Obtaining Licensure

To obtain your dental licensure, all states require the applicants to:

1. Graduate from a Commission on Dental Accreditation (CODA) accredited dental school earning a DMD or DDS,
2. Pass the written National Board Dental Exams* Part I and Part II, and
3. Pass a clinical exam administered by the state testing agency where you plan to practice.

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Attain Your State License

Candidates are eligible to apply for a dental license once the educational, written examination, and clinical examination requirements are met. All students graduating dental school and entering private practice who have met all of these requirements need to apply for and secure a state license where they will be practicing dentistry.

Connecticut

www.ct.gov/dph/site/default.asp

Maine

www.maine.gov/portal/index.html

Massachusetts

www.mass.gov/dph/boards/dn

New Hampshire

www.oplc.nh.gov/dental/licensing.htm

New Jersey

www.njconsumeraffairs.gov/den

New York

www.op.nysed.gov/prof/dent/

North Carolina

www.ncdentalboard.org

Pennsylvania

www.dos.state.pa.us/dent

Rhode Island

<https://health.ri.gov/licenses/detail.php?id=251>

Vermont

<https://sos.vermont.gov/dental-examiners/>

Virginia

www.dhp.virginia.gov/dentistry/

Attain Your DEA License – Form 224

In addition to securing your state license, you will also need your federal and state DEA licenses. These licenses are needed to write prescriptions. Any dentist who prescribes controlled substances in Schedules II, III, IV, or V must register with the U.S. Drug Enforcement Administration every three years. The term dispense is defined as: (a) prescribing a controlled substance to be filled at a pharmacy; (b) giving a patient a controlled substance to take later; and (c) giving a patient a controlled substance to swallow or through injection. New DEA license applications (Form 224) are processed within 4 to 6 weeks. Renewal applications (DEA Form 224a) are processed within approximately 4 weeks and the license is to be renewed every three years.

Applying for your Federal DEA License

Visit www.dea diversion.usdoj.gov/online_forms_apps.html

Applicants for the federal DEA license should contact the local state licensing authority prior to completing the application. If your state requires a separate controlled substance number, you will need to provide that number on the application.

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Insurance Coverage Recommendations

Before beginning to practice dentistry, a graduating dentist needs to secure adequate insurance coverage. It is recommended, at a very minimum, that new dentists should secure the following insurance coverage:

- Dental Malpractice Insurance (also called professional liability insurance)
- Disability Insurance
- Life Insurance
- Personal Insurance (Health Insurance, Auto Insurance, Homeowners/Renters Insurance...)
- Business Office Package (if eligible)

Malpractice Insurance Coverage — Eastern Dentists Insurance Company (EDIC)

EDIC offers dentists two different forms of dental professional liability (malpractice insurance) policies:

- Claims-Made Policy
- Occurrence Policy

EDIC offers graduates a New Dentists \$50 Occurrence Policy. New practicing dentists also receive discounts on their premium for the first five years in practice. Moonlighting, part-time, and leave of absence coverage (parental leave/military, etc.) are also available. Eastern Dentists Insurance Company (EDIC) is available to help you make the right choice for you.



**PLUS PREMIUM DISCOUNTS
THE FIRST FIVE YEARS
OF PRACTICE**

A **Claims-Made Policy** covers claims that occur and are reported during the policy period. The claim must be reported during the policy term and the claim must have also occurred during the policy term. In addition, the event must have occurred on or after the retroactive date. The insured may not be aware of a claim until after their policy has been cancelled. The claim would then be covered under a "tail" coverage (extended reporting endorsement).

An **Occurrence Policy** covers an event or incident that occurs during the policy period, regardless of when the claim is reported. An occurrence policy covers a dentist even if the claim is not reported or discovered until months or years after the policy is terminated. The policy period of an occurrence policy is that time between the inception date (or start date) and the expiration date of the policy. Both a claims-made policy and an occurrence policy provide professional malpractice insurance coverage. The best choice depends on your individual malpractice insurance needs.

Part-Time Policy An EDIC part-time policy is for dentists who work on average 20 hours per week or less (Sunday through Saturday) and no more than 1,040 hours per year. EDIC part-time policies are written on either an occurrence or claims-made basis.

Moonlighting Policy A moonlighting policy is written on an occurrence basis only and allows for 10 hours a week chair-side.

Leave of Absence Coverage At EDIC, if circumstances permit (parental leave, military, etc.) you may take a leave of absence from your full premium insurance without purchasing a tail. Only 25 percent of the premium is charged during this time. You must notify EDIC if you are planning to take a leave of absence.

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For more details and information on malpractice coverage as well as other insurance and what is available in your state, contact EDIC at 800-898-3342 or go to www.edic.com.