Dental Managers Society Newsletter
We Welcome Medical Managers!
May 2023

Don’t “Cheat” On This Compliance Document!

(The Self-Assessment Questionnaire from Your Credit Card Company)

Did you just “Check the Box”?
Regulations around security, PCI-DSS compliance and HIPAA are always changing, and the questions are getting more involved and targeted.

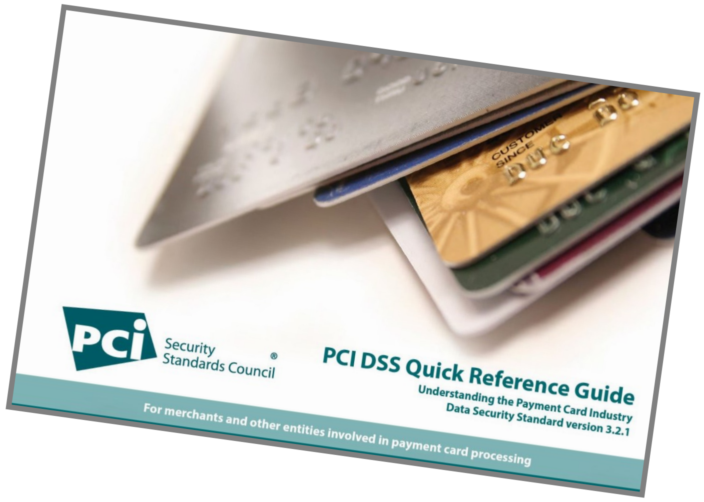
I’m finding that many business owners aren’t aware of the changes that are taking place. Every time you renew your PCI-DDS compliance and fill out the self-assessment questionnaire, care needs to be exercised. The penalties for non-compliance could put you out of business

WHAT HAPPENS IF YOU VIOLATE PCI COMPLIANCE?

Non-compliance can lead to many different consequences such as monthly penalties, data breaches, legal action, damaged reputation, and even revenue loss. PCI Non-Compliance can result in penalties ranging from $5,000 to $100,000 per month by the Credit Card Companies (Visa, MasterCard, Discover, AMEX)

WHAT IS PCI COMPLIANCE?

Payment card industry (PCI) compliance is mandated by credit card companies to help ensure the security of credit card transactions in the payments industry. Payment card industry compliance refers to the technical and operational standards that businesses follow to secure and protect credit card data provided by cardholders and transmitted through card processing transactions. PCI standards for compliance are developed and managed by the PCI Security Standards Council.



THE 12 REQUIREMENTS OF PCI DSS

The requirements set forth by the PCI SSC are both operational and technical, and the core focus of these rules is always to protect cardholder data.

1. Install and maintain a firewall configuration to protect cardholder data
2. Do not use vendor-supplied defaults for system passwords and other security parameters
3. Protect stored cardholder data
4. Encrypt transmission of cardholder data across open, public networks
5. Use and regularly update anti-virus software or programs
6. Develop and maintain secure systems and applications
7. Restrict access to cardholder data by business need to know
8. Assign a unique ID to each person with computer access

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Letter from the Editor


Pam Snell,
DMS Advocate

Hello Everyone!

As I write this, the weather is gorgeous and the weekend promises to be the same! ***Finally!!***

David was prompted to write our front page article "***Don't just check the box"*** because he has talked to several clients recently, who wanted to do just that. Take their chances and misrepresent their compliance with their PCI regulations.

We must stress how risky this can be. If you have an incident where your business is compromised, your insurance most likely will not cover the breach. And, your credit card processing company will most likely issue fines as well as deny your ability to take credit cards due to your fraudulent self-assessment.

We know how hard it is because we are following the same rules, often even more stringent than the ones that apply to you.

Like us, many clients are required to have a penetration test, colloquially known as a "pentest" or ethical hacking, which is an authorized simulated cyberattack on a computer system, performed to evaluate the security of the system. The test is performed to identify weaknesses (also referred to as vulnerabilities), including the potential for unauthorized parties to gain access to the system's features and data, as well as strengths, enabling a full risk assessment to be completed. (Thanks, Wikipedia, for help in that definition!)

After we've had the client's network tested by a third-party service, David reviews the findings with the business owner or practice manager. As regulations get even stricter, the list of vulnerabilities has also risen. We offer help and guidance to mitigate these exposures.

If your business requires pentesting, feel free to give David a call. He can walk you through the process and offer you his best recommendations.
He's done it for us!

Best May Wishes!

Continued from front page...

9. Restrict physical access to cardholder data
10. Track and monitor all access to network resources and cardholder data
11. Regularly test security systems and processes*
12. Maintain a policy that addresses information security for all personnel

***Section #11** has very specific testing requirements and states that you must execute and pass an annual external penetration test as well as quarterly internal security and vulnerability scans. This scanning frequency will change to quarterly for both internal and external scans effective March 31, 2025 under PCI-DDS 4.0

Why PCI DDS 4.0 should be on your Radar?
With the release of PCI v4.0, the countdown has started for organizations already PCO DDS Certified ti transition from PCI DDS v3.2.1 to the new PCI DDS v4.0 standard. Within the timelines of one year to prepare for v4.0 and two years to fully ready for v4.0 future dated requirements, it is time to assess readiness for PCI DDS v4.0 and establish a detailed plan to meet the requirements and timelines.

If you need help with completing your annual self-assessment questionnaire please reach out to me via email david@actsmartit.com or give me a call 781-826-9665. ACTSmart IT is aligned with 3rd party vendors to assist you with meeting today's standards as well as preparing for the upcoming v4.0 changes.

Resource:

PCI DSS Quick Reference Guide (**P**ayment **C**ard **I**ndustry **D**ata **S**ecurity **S**tandard)
For merchants and other entities involved in payment card processing

https://www.pcisecuritystandards.org/pdfs/pci_ssc_quick_guide.pdf

How To Stay Safe on Social Media

Our social media apps are part of our lives and like any convenient tool (think email or your smart phone) they need to be managed and mastered. Every day brings new challenges to your safety and security. Here are some of the ways to keep yourself protected and secure:

1. Treat your personal info like cash and think hard before you give it away
2. Check your settings. Even if the social media app isn't asking you for data, assume that it is collecting it with your implied acceptance. Mark your mobile device settings (Camera, Microphone, Location, Sync contacts) to OFF until they are needed for that function and then reset the default to OFF.
3. Enable MFA (Multi-factor authentication also known as 2 factor authentication. It makes it hard for hackers to access your online accounts, even if they know your passwords.
4. Use long, strong and unique passwords. (See ACTSmartIT.com/passwords for our guide)
5. Share with Care! The more information that you post, the easier it is for hackers to steal your identity and commit other crimes. Think who you allow to see your personal posts; most platforms allow you to limit who can see or engage with you.
6. THINK BEFORE YOU POST! Posts stay around forever and may come back to haunt you!
7. Think twice before accepting a request or invitation to connect from just anyone. Many social media networks have tools that allow you to manage the info you share with friends in different groups.

Second of 4 Retention Programs to Launch

Stay interviews are conducted in person, and are essentially, one-on-one interviews in a private setting. A survey tool should be used which details the questions each employee is asked.

You want to come out of the stay interviews with:

- a good understanding of how employees feel about working for the company
- areas of concern which the company may or may not already know about

In my experience, unresolved day-to-day workplace concerns tend to surface, which you want to address prior to an employee launching a job search because they can't resolve their issues.

To give you a better understanding of the value of stay interviews, I can share a recent example of a workplace concern I encountered recently. This workplace concern led him to start passively looking for another job. The employee was frustrated with the communication methods at the company such that he couldn't get answers to his questions in a timely fashion. Because of this, he was unable to complete his projects as quickly as he knew he could. Even though his supervisor did not have a problem with the pace of his work output, he did. At this company, the communication style was entirely done though Zoom or email. The only time leadership would interact in person with employees, was upon hire or termination. This troubled the employee. Learning about his concern gives us the opportunity to "course correct" and alter the communication method. This employee happened to be a top performer as well.

Once you identify areas of concern, you can develop your HR initiatives to focus on making improvements to those areas of concern for the coming year.

One of the key questions on the stay interview is, "Why do you stay?". We are not only interested in why people left. Whatever reasons employees have for remaining with your company we need to not only do more of, but publicly promote. This information is critical.

Once you conduct stay interviews annually, you can compare differences in employee sentiment from year to year, which may be impacted by changes in the workplace environment, leadership, business direction, or the economy.

The information gleaned from these stay interviews has proven to be extraordinarily valuable with my clients. The value stay interviews could provide includes improvements to process, procedures, and even the design of a position, pay, benefits, schedules, workflow, etc. The program pays for itself if we prevent the loss of our valued employees.

I would rather a client implement the stay interview program before implementing an exit interview program, as I want the information before a loss which I can potentially do something about. Information gleaned at the time of the exit interview is just too late.

The very last question that I ask when conducting stay interviews is to ask each employee for the name of someone who might be interested in joining our team if we followed up with them. I found that the majority of employees will supply a name and contact information of a potential new employee. Many employees know of potential employees, but not many employees refer others unless there is either something in it for them, or someone asks them directly for a referral. If every supervisor sat down with their employees individually and asked for a name, you would have a list of potential recruits. Stay interviews can be conducted by a third party or by HR staff. There are advantages and disadvantages to both.

For instance, sometimes employees won't share their true feelings with with a member of company management, even HR, as they may not

*Note from the Editor: Somehow we strayed from Debra's **4 Retention Programs to Launch** last month. We're back on track with her second program. If you missed the first program in our March issue, check out our newsletter archives.*

been seen as objective, or employee focused. But, using a consultant can sometimes be a challenge if they don't understand your business and company dynamics. This can be disadvantage can be overcome, however, by proper preparation prior to the survey.

Conducting stay interviews gives you data; data to inform your people decisions. It is a low-cost initiative with countless benefits. I would rather know what is on the minds of my employees while they are still working for me, than having to find out what was on their minds from an exit interview.

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You can view Debra's recent webinars at:
https://DentalManagersSociety.com/recruiting

How to Avoid Burnout

The depletion of mental, physical, or emotional resources characterizes burnout. It's commonly referred to as the affliction of overachievers, and, as such, it's an alarming issue in the contemporary, rapid-paced world. The latest research reveals a growing prevalence of burnout among entrepreneurs, with more than 50% reporting experiencing some symptoms that range from utter exhaustion and lack of focus to anxiety and depression. It's common for individuals to start exhibiting one or two signs before gradually showing others.

Burnout is a problem that needs to be cut at its roots. Here are a few strategies to consider adopting to prevent it from escalating.

#1 Learn How to Delegate

At all stages of growing a business, many leaders are challenged by relinquishing control and assigning responsibilities to others. This is something that proves especially difficult to solo entrepreneurs as, to them, a business is like a child whose care they have never before entrusted to someone else. But, just like it's normal to have a babysitter or a grandparent cater to the little one's needs from time to time, obtaining assistance from others business-wise is essential. One way to do so is by hiring new staff and outsourcing duties as soon as possible.

For example, an entrepreneur starting a dental practice should prioritize acquiring new clients rather than handling accounting matters. In this situation, delegating tasks to a bookkeeper or accountant can significantly reduce their workload. Over time, as that same practice grows, this business owner won't be able to handle the clients on their own. They'll require assistance in client management, meaning they'll need to hire and train even more staff. And while hiring that first employee can be intimidating, seeking help for your business is vital before it's too late.

#2 Adopt a Strict Schedule

To maintain a healthy work-life balance, it's essential to create a well-planned schedule for your practice. Begin by deciding on the number of hours you wish to work weekly. Then, distribute those hours across each day.

Perhaps you prefer a three-day weekend and allocate the work hours between Monday and Thursday. Or you may choose to work four hours each day, including weekends. Whatever your preference, to avoid burnout as a business owner, it's necessary to create and adhere to a consistent schedule. As the folks at Helix Transfer & Storage Virginia have had the opportunity to talk to many entrepreneurs, they know the only way to stick to your hours is to avoid setting unrealistic ones. They recommend that you refrain from working long hours every day. Instead, plan for it in advance if you need to work longer during busy periods. Then, make short-term adjustments to your schedule.

#3 Let Yourself Unplug

As a business owner, taking a break to recharge your batteries, irrespective of your workload, is imperative. Surveys indicate that entrepreneurs often work up to 72 hours a week, which emphasizes the importance of taking a break. And according to research, four weeks marks the ideal vacation period for business owners. Now, being the workaholic you are, you may be hesitant to take a vacation. Don't be! You must let yourself unplug, and here are a couple of suggestions for doing so:

• Complete all pending work before your vacation. This way, you'll ensure you have no unfinished tasks during your time off.

• Notify your clients that you'll be unavailable for the time being.

as a Business Owner

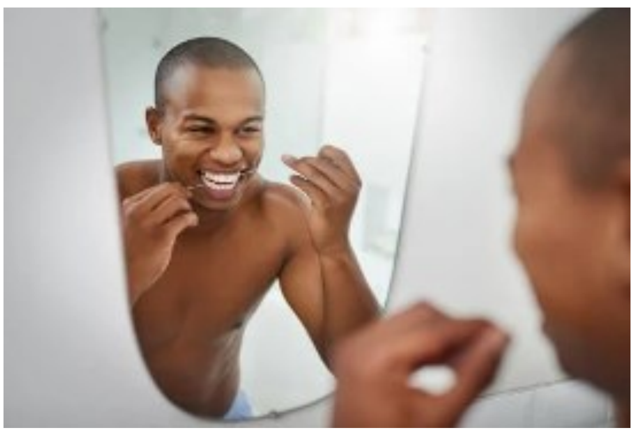
• Train your team and assign a point of contact for emergencies.

• Set up an email autoresponder that informs people of your return date.

#4 Shake Up Your Routine

Sitting in the same chair, in the same room, and doing the same work repeatedly can take a toll on your energy levels.

Hence, it's a good idea to shake up your routine, particularly when you start to dread work time. Not sure how to do so? Well, one effective way is to vary your work location. For instance, you could take your treatment planning and other case reviews home with you or to a coffee shop, keeping HIPAA regulations in mind.



#5 Priortize Self-Care

Taking care of yourself is how you'll avoid burnout as a business owner. Self-care involves dedicating time to look after yourself, including getting enough sleep, regularly eating nutritious meals, and engaging in physical activity and other activities you enjoy. It's all about prioritizing your well-being. By doing so, you ensure you remain healthy in a physical and a mental sense. For sound advice on the foods most beneficial and anti-inflammatory to you, be sure to consult an expert like Silke at Simplify Holistic Nutrition Consulting.
(**https://www.simplifyholisticnutrition.com/**)

#6 Build a Support Network

Connecting with like-minded individuals is crucial for entrepreneurs on a similar journey. Starting a practice is a unique experience that can be challenging for others to understand, thus leading to feelings of stress and loneliness. To overcome this, one option is to seek a mentor or a coach who can provide guidance and support. Another option is to join an entrepreneurial community where you can connect with other business owners and share insights. Additionally, it's essential to have a support system privately. Ensure those closest to you understand your goals and can help you find a healthy balance between your business and your personal life.

Don't Let Burnout Get the Best of You

Don't fall into the trap of believing that working tirelessly without taking breaks is the only way to build your business. This perspective is not conducive to your mental and physical well-being, and it's best to adopt practices that will help you avoid burnout as a business owner. Establish a work schedule that suits you, engage in physical activity, eat nutritious food, explore new interests, and prioritize effective time management to continue working on your business while maintaining a healthy equilibrium.

Please get in touch with us to support you in implementing any of these ideas. We have helped many entrepreneurs and executives overcome these challenges and thrive!

Professional Business Coaches, Inc.

Please **call PBC** ((781) 319-9820) for a free consultation.
We're only too glad to help.

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In This Issue:

- **Don’t “Cheat” On This Compliance Document!**
- **How To Stay Safe on Social Media**
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«First Name» «Last Name»
«Company»
«Address»
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