Data Privacy in 2024

You Have a Say in Your Data Privacy!

How you can take control of what data you share in 2024 Data privacy might seem abstract, but it couldn't be more personal. You generate lots of data every time you access the internet, and sometimes when you don't. Your home address, health records, and Social Security number are all pieces of data. While you can't control the fact that your data is collected, you can take charge of how and with whom you share data with in many cases. Your data is worth a lot of money to many different people, businesses, and organizations, but we often don't value our own data story as much as they do. We can all be more aware of who we share our data with and what we expect in return. Fortunately, there are a few simple, repeatable behaviors you can adopt. It appears people are becoming more aware: A recent McKinsey survey found that 71% of consumers said they would stop doing business with a company if it gave away sensitive data without permission. There's an old Silicon Valley adage that if you're not paying for it, you aren't the customer; you're the product. In many cases, this proves true. To be more accurate, your data is the product.

Who's buying? Advertisers, mostly, but also others like software developers. You and your data make up a slice of this multibillion bonanza.

Here are some tips on how to take charge of your data privacy in 2024:

1. Know what you can't control
The truth is, you can't control who has access to every scrap and byte of your data. The IRS, for example, will find out how much money you make. And many online services require some of your data to function – a maps app cannot suggest directions if it doesn't know where you are located (at least while you are using it). An image-sharing site needs access to your photos. Understand that there is a tradeoff between convenience and privacy. To use all the features of your devices, apps, and software, you will often have to share more and more data. By understanding this balance, you can make better informed data decisions.

2. Cultivate an online privacy habit
Apps, websites, devices, and software will often seek out more data than you would think is necessary — why does a Solitaire app need to know your location? Why does a social media app need to know the phone numbers of everyone you know? Here is where you can really take charge of your data.

Fortunately, many web browsers, computers, and devices will ask you if you want to share certain types of data with a new app or website. Strike up a habit of paying attention to these requests and actually thinking about your answers.

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Dental Managers Society

Letter from the Editor

Pam Snell,
DMS Advocate

Happy New Year!

We've made Data Privacy our security topic for 2024. We feel that it needs to be in the spotlight for more than a week, so we'll continue to give you suggestions and inspiration to make it a priority for you, as well.

You may think to yourself, "They already have all my information from when one of the companies that I use was breached!" We know; we still feel violated and unprotected from the Harvard Pilgrim Health breach.

Your private data collected by apps, websites, and other sources can and will affect you in many ways; some annoying, others potential risks.

Why does your favorite game app need to follow your location? Why does that GPS app want to access your contacts and camera? Why is Alexa always listening and responding to a conversation you are having with a family member? It's creepy, to say the least!

In this month's newsletter, we share more ideas for a happy, more-informed, and productive New Year.

We are excited to announce that Susan Rooks, the Grammar Goddess, has agreed to be our news-letters editor! She'll improve the quality of our publications, and she's contributed an article on Time Management, too! Look for that on page 4.

Our friend Ann-Marie DePalma wrote an article that helps you make the most of your team and your technology. We all want to do that!

Head Recruiter Kate Almeida of Right Fit Recruiting offers advice of a different sort about working smarter in 2024.

Bob Kagan of Summit Network, LLC, gives us vital information on credit card rates. There's more information about "low rates" than meets the eye. You'll find it on page 6.

On page 7, Attorney Brian Hatch explains the FTC's decision to ban non-competes and what it means for dentists and other businesses in general.

In 2024, our Team of Experts will be bringing you even more important information to help you and your practices thrive! If you have a subject you'd like us to cover, please let me know at Pam@ACTSmartIT.com.

Have a healthy, safe, prosperous, and FUN 2024!

Here are common types of data you might be asked for:

 Your location
 Your contacts
 Your photos and camera
 Data about your behavior and use of a service

At this point, think about what you want to share. On mobile devices, you can often decide if you want an app to only have access to this data while using it. If an app or software program refuses to function unless you share certain data that you don't think it needs (like the Solitaire app demanding your location), find another app. Generally, you might feel more secure erring on always limiting how much data you share when asked.

3. Check your settings

Even if an app or software program never asks you for data, you should assume it is still collecting it. Routinely (every month or so) check your privacy settings and ensure everything fits within your comfort level. You can access app and software permissions through your device's general settings. Remember, apps will often ask for you to give them access permissions at all times, but you usually only need to give them permissions for while you are using the app. Here are some default settings you should usually turn off, unless you need it for the app to function and you trust the app.
 Camera — off
 Microphone — off
 Location — off
 Sync contacts — off

Although, in some cases, you'll have to dig deep, you can find links to the most common settings at ***www.StaySafeOnline.org/resources/manage-your-privacy-settings***

### 4. Delete apps you don't use

Every 3 months or so, go through your devices and think about each app you downloaded — we call this an "app audit."

You might think that the real estate on your phone is pretty limitless, but an app audit isn't just about decluttering. Many apps will collect and share your device-use data even when you don't use them; you're basically giving away your data, and you don't even like the app! Why should that food delivery app you used once a year ago get access to all your precious data? If you haven't used the app in months, delete it from your device. Don't be afraid to be ruthless; you can always download the app again!

The National Security Alliance has declared January 21-27, 2024 as Data Privacy Week.

We are officially Data Privacy Champions and have chosen to make 2024 our Data Privacy YEAR!
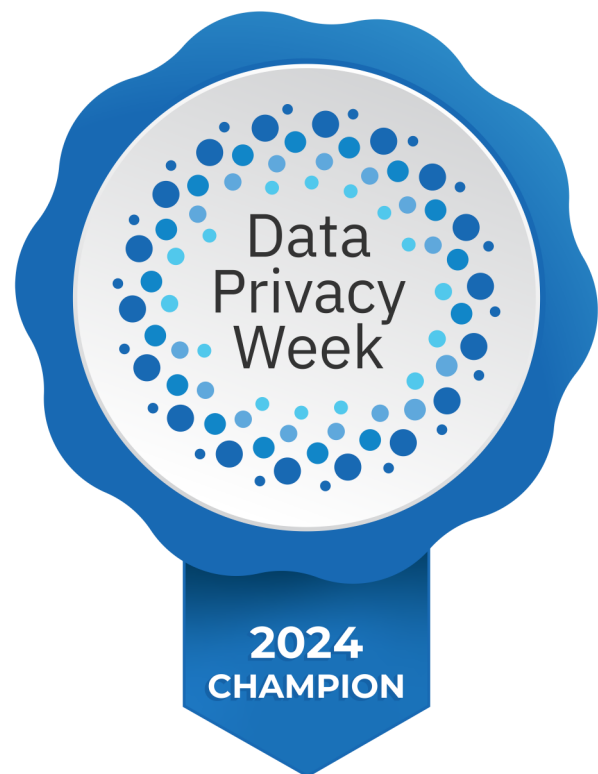
For even more information, go to
ACTSmartIT.com/data-privacy

Time Management (aka Work Smarter)

I can't believe I am writing about this topic!

I was the little helter-skelter girl who never had anything organized, who morphed into the woman who thought about getting organized but rarely actually did, to the older woman who has learned the value of actually focusing on the thing(s) I could do even better in the next year, a time when so many of us do reflect on what was and what could be.

Since I don't have all the answers for this topic, I checked online to see what others mentioned that I could use. And I fully realize that many of us can't / don't have much control over how we spend our time on work, due to the many other demands that may be made. But to the degree that we can organize ourselves, here's a short list of some ideas that resonate with me.

Turn off notifications. Whether these come up on our phone, tablet, or computer, they can break our concentration on our work. I check every 30 or 60 minutes, depending on the current needs.

Schedule fun time: Including fun time allows your life to sparkle as it should. By scheduling non-work-related activities, you give them the importance they deserve, and you're more likely to actually do what you planned! I routinely walk 4 miles each day with my pups, and I write "walk" on every day's schedule, at least once in the morning and once in the afternoon. Since I work from home and am a solopreneur, I can do that … but if I didn't schedule it, I might ignore doing it (not that my pups would allow it, though).

Keep a list of important but noncritical projects: At this time of year, many of us send out holiday cards to friends, family, and clients.

We don't want to interrupt our "real" work to create them online or sign them on paper, but we do want to them to go to those folks in our life, right?

I save that kind of thing for when I'm eating my lunch, or after dinner when I'm a little tired but not enough to flub writing a nice note. It gets done, but doesn't stand in the way of my other work or family obligations. And seeing the list just reminds me to do them – like creating this article for Pam Snell. I saw her request earlier this morning, and it's now lunchtime. Eat. Write. Rewrite. Send to Pam. Cross off list!

Create templates for repetitive tasks: I post several different types of articles each week on LinkedIn, and I have a template for each one. That allows me to fill in the current day's fun or interesting stuff without having to think of a new design. And it works for my followers, who often tell me they know the kind of info each one will give them and they love knowing that!

Keep your schedule in more than one place. This may seem counter-intuitive, but it works for me. I put all big items (projects, Zoom calls, appointments) on my desktop computer and phone calendars, and on my magnetic refrigerator calendar that I see every morning while making coffee. Of the three, that's the most important one for me given that my tiny house is all open and I can see the fridge from almost every space I'm in. But keeping the info in all those places ensures I'll always be able to see what my next actions need to be.

There are thousands of articles on the web that we can access for more info, but hopefully one or more of these on my short list will help you in the coming year (or maybe even next week).

Susan Rooks
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Do you look and sound as smart as you are?

Best Advice 2024

There is so much technology in today's dental practice, so many things that have to be accomplished during the day both from the administrative as well as the clinical side of the practice.

How do you make it all work?

Training and documentation make it work. Without the appropriate training on whatever, technology, practice processes, or any other aspect of the practice, the team is floundering and the practice is floundering. Floundering practices are those that lose money, lose patients and lose team members! There are many reasons that team members leave practices, but one reason is a lack of training and support. If you want to help your practice, providing the appropriate training and documentation is the best way to do that.

Without proper training and documentation, team members don't know what to expect or how to handle situations. For example, a new hire may not know the practice's policy on insurance payments or how to answer the phone correctly. Clinical team members may not be on the same page regarding products or services the practice offers. Having initial training as a new hire is onboarded or new technologies or products are introduced is great, but what about reviewing and ongoing training? Most practices have a procedures manual, but has yours been updated or reviewed? Do new and established team members understand what processes are currently in place?

Another example: Offices have their OSHA or HIPAA manuals, but they are not updated, as required, for their practice.

Training and documentation are essential for high-performing practices to continue to benefit patients and team members. Update your training and documentation in 2024 to become that high-performer!

Ann-Marie DePalma, CDA, RDH, MEd
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Working Smarter Not Harder in 2024

As a recruiter, I'm faced with many challenges especially with an office that hasn't hired in years. A lot of times they are in the dark of what "the market rate is today." When I tell them, they state "I simply can't afford that." With the severe shortage of Dental Professionals, they often have to come to market. Many times they also have to give their current staff a raise. Then comes the question "how am I gonna afford this?"

The office should be looking at insurance reimbursement rates. Sometimes dental insurance hasn't raised reimbursement rates since the 1980s yet the costs of supplies and overhead are soaring!

Now I wouldn't recommend getting rid of all insurance all at once starting out; however, I think the office has to look closely at each insurance they have and know where they are losing money.

Start slowly eliminating the worst reimbursement plans. Of course you are going to lose patients as they will find another provider that is "in their network," but chances are the office down the street is doing the same!

Look at exactly what you are writing off with each insurance for 2023 and decide how you are going to work "smarter," not harder, for 2024.

Katlyn Almeida, RDH,
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Credit Card Processing Tidbits

Processing Rates

Do you know that the percentage rate you are charged depends upon:

1. The type of card your patient / customer hands you
2. The type of transaction you are processing

The least costly card to process is a debit card. Second on the list is a standard credit card, with a "rewards" card being more expensive.

Most credit card processors will happily quote you a very low percentage rate to process the standard credit card, but the reality is that almost all cards fall into the rewards card category (a rewards card is one earns the user "points" towards gifts, travel, etc.). It is your Dental Practice that pays for these points by being charged higher rates for said transactions.

There is no way to circumvent these issues as the tiers are created by the credit card companies. The best you can do when speaking with your processor (or prospective processor) is to not place much stock in the very low standard credit card percentage and to make certain "all" the rates they are quoting are fair and reasonable.

The least costly type of transaction to process is one in which your patient / customer swipes or inserts their credit card into the terminal or swiper in your office. Every time you ,anually enter credit card information into your terminal or practice management software, you will be charged higher percentages. It matters not if you manually enter the credit card data with the patient standing there is front of you or if you obtain said info via phone or mail.

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FTC Votes to Eliminate NonCompetition

The Federal Trade Commission (FTC) has voted to ban noncompetition agreements in future agreements in all industries and retroactively ban such provisions in previous agreements.

The effect on dentistry would be that dental associates would no longer be bound by noncompetition clauses in their associate agreements prohibiting them from establishing their own practices within a certain distance from the practice they currently have a contract with.

Massachusetts recently in 2019 enacted legislation which prohibits such agreements which extend more than one year beyond separation.

The FTC proposal does not become law until a final vote in April 2024 after the public comment period is over. It does not prohibit non-solicitation agreements preventing associates from taking specific patients from practices they work with and does not affect noncompetition restrictions on sellers following the sale of their practices.

Except for the one year rule still in place in Massachusetts these exemptions largely mirror the Massachusetts law.

Since the value of the goodwill of a practice lies in its loyal patient base, and existing patients might be tempted to continue to use associates who leave an established practice, a new rule may not affect practices as much as it appears. It is theorized that DSOs or large corporate practices which may not be able to track movement of some patients to newly departed associates' start up practices or new employers as easily as smaller practices, which may notice loyal patients leaving and would still be protected by good non-solicitation restrictions.

Noncompetition provisions do interfere with associates' movement in the job market when disenchantment with corporate dentistry sets in, however, so younger dentists who seek more freedom of movement in their career may appreciate any change similar to the FTC proposal.
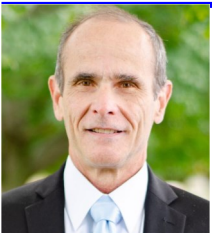
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