

The DENTAL Connection

“Bridging Dentistry & Insurance”

A publication of the Walsh Duffield Dental Practice Insurance Center

Summer 2015

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7 Cyber Security Tips

- #1. Get help from an IT specialist credentialed in HIPAA and HITECH compliance to identify and assess the security of all PHI in your office.
- #2. Store all patient data in an encrypted format.
- #3. Use encrypted passwords and change them regularly.
- #4. Send PHI through secure email only.
- #5. Make sure your server is secure, and verify network firewall and business-grade antivirus software are up-to-date.
- #6. Provide ongoing security awareness training to your staff.
- #7. Ensure vendors and business associates are required, by contract, to protect PHI with measures as required by law.

Are You Prepared To Respond to a Data Breach?

According to the Identity Theft Resource Center, data breaches in 2014 increased in frequency by 27.5% when compared to the previous year. Risks to data integrity are on the rise as dental practices become more dependent on technology.

Data breaches can occur not only when your systems are hacked, but when laptops, mobile devices, flash drives, onsite servers, and/or backup devices are lost or stolen. Employee error and improper disposal of records can also contribute to data breaches. The “most wanted” information includes Social Security numbers, credit cards, birthdates, and banking information.

How secure is this information in your office? And are you prepared to respond to a data breach?

As a healthcare professional, you have a legal and ethical duty to protect patient health information. As such, you may have affirmative duties under federal and/or state law to investigate and report any occurrence of a data breach as a possible loss of confidential medical and/or financial information.

Under HIPAA, any data loss involving protected health information (PHI) must be investigated. Notice to patients and reporting to the Department of Health and Human Services (HHS) may also be required. Whether or not PHI is involved depends on the specific information, or “identifiers,” in each document. The notice, if indicated, must comply with federal requirements.

Data Breach Laws in New York

Most states now have data breach laws. In New York, for instance, the Information Security Breach and Notification Act states that if you do collect and store private information and find that the data has been compromised, you are required to notify the affected individuals immediately. You are to do so in the most expedient manner, by either written notice, electronic notice or telephone notification.

Regardless, there are significant fines, penalties, and expenses involved in a data breach. For instance, some states require you to provide monitoring services to patients. To assist you with costs and legal counsel through this process, cyber coverage is highly recommended.

To learn more, contact Christine Garvelli or Robert Sauda at 716.853.3820. We're here to help ensure your patients and your practice are well protected.

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Meet the Dental Insurance Center Team

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Happy Work Anniversary to Bob Sauda



In January, Walsh Duffield celebrated **Robert E. Sauda's** 40th anniversary on the agency side of the property & casualty business. Since 1975, along with his long time business partner Tom Feidt, Bob managed the Jacob Hauck Agency, which was based in Hamburg, NY until recently moving into our downtown location.

Dr. Zachary Teach Awarded Thomas J. Feidt Scholarship



In 2008, the Eighth District Dental Society established a Friend of Dentistry Award. This award was to be given to "a non-dentist who had a long-term association with the dental profession in Western New York."

Tom Feidt, who has provided insurance to dentists since 1974, was the first recipient of this award. To honor him, Walsh Duffield created a \$1500 scholarship/honorarium to be given to a resident at the University at Buffalo School of Dental Medicine.

Dr. Zachary Teach was the 2015 recipient of the Thomas J. Feidt Scholarship. He is a 2015 graduate of the Advanced Education in General Dentistry Program. Dr. Teach has applied for his license and plans to stay in the area and work alongside his father, Dr. Mark Teach, in their West Seneca practice.

Welcome Christina Bell



Christina Bell joined Walsh Duffield as an Account Executive in our Employee Benefits Division and the Medical Insurance Coordinator for the Eighth

District Dental Society members. She is certified to provide assistance to clients on both the New York State Health Exchange and the SHOP exchange and will serve as the primary client relationship manager for the Choice Business Center.

An Added Benefit from Your Endorsed Insurer



Fortress Insurance Company is privileged to be the endorsed

professional liability company for the Eighth District. Fortress is owned by dentists and dentists are active in overseeing the company's operations. Since the company only writes insurance for dentists, Fortress is specialized in the truest sense of the word.

Fortress works diligently to find ways to provide more value to dentists, not only in its professional liability products but also through other avenues. A good example is a personal umbrella policy — something every dentist should have. This added feature is available through a group personal excess program underwritten by Chubb Insurance. Fortress policyholders may purchase this coverage from Chubb at very competitive rates and with a simple application process.

Through this program, Fortress policyholders can acquire \$1 million in personal umbrella coverage that sits above your homeowners, auto or watercraft insurance (a minimum limit on these underlying policies is required to ensure no gap in coverage).

Uninsured and underinsured motorist coverage is also available. Additional limits up to \$25 million for the umbrella and \$5 million on the uninsured/underinsured motorist coverage are also available.

Why Consider An Excess Liability Policy?

First, the cost is very competitive since it is based on a group policy and can often be less than the typical personal umbrella policy.

Second, the policy coverage is much broader than typical umbrella policies and limits can be much higher.

Third, the application is quite simple and can be completed in five minutes.

Finally, there are several examples of Fortress dentists in other areas who made the switch to the Chubb policy and realized meaningful savings or were able to increase their limits with little or no additional cost.

To learn more, contact Christine Garvelli at 716.362.7363 or cgarvelli@walshins.com.

*Written by: Bill Passot, President
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Help Educate Your Employees on Their Insurance Options

Do your employees know that sump pump overflow / sewage back up coverage is not automatically included in a homeowners' policy? Or whether or not they need an umbrella policy?

For over eight years, Walsh Duffield has been conducting a one-hour interactive lunch and learn program to help answer these kinds of questions. The program is designed to educate employees on their auto, homeowners and other personal insurance.

"I found this program to be very informative. It helped me realize that I was not adequately covered. My co-workers agreed that the ability to get straight answers to our questions was extremely beneficial."
— Joseph Sumpter

Our Goal

The goal of this program is to help your employee make intelligent choices when it comes to their personal insurance coverage. We will help them understand the different types of coverage that makes up insurance policies and answer any questions they may have.

What is Included?

The program includes a 45-minute interactive presentation with a complementary lunch. We also offer one-on-one meetings for employees to address individual concerns two-three days after the presentation.

To learn more, contact Christine Garvelli at 716.362.7363 or cgarvelli@walshins.com.



Simplify Your Insurance Needs With One Agency

When dentists think of Walsh Duffield, most associate our agency with the professional liability offered through Fortress or our new business owners and workers compensation programs provided through Hanover.

However, many of our dental clients have also taken advantage of the various personal insurance products we offer from a host of regional and national insurers. We offer policies for automobiles, homes, jewelry and fine arts, boats, recreational vehicles, classic cars and rental properties.

As a valued customer of Walsh Duffield, you already know the peace of mind and personal service we provide for your business insurance. Allow our personal insurance team to help you find great value for your personal insurance, as well. With all your insurance coverage under one roof, you'll have one number to call when you need service.

There are a number of other advantages to purchasing your insurance from one provider:

- Most insurers offer a multi-policy credit if you consolidate policies with a single insurer.
- You'll also be saving time. Instead of having to keep track of separate bills due on different dates from a number of providers, you'll receive just one bill and pay one provider.
- In addition, dealing with one agency allows us to be more knowledgeable about your situation and avoid gaps in coverage.
- Your staff can also take advantage of the savings and convenience offered by the Walsh Duffield personal insurance team.

To learn more, contact Christine Garvelli at 716.362.7363 or cgarvelli@walshins.com.

Get Group Disability Coverage at a Discounted Price

The Eighth District Dental Society has recently endorsed the MGIS/Sun Life group disability product. The endorsement was given based on the quality of the contract, discounts received, and the ability to offer dentists more coverage.

The disability coverage does not integrate with any individual disability coverages you or your staff may have. For instance, if you have \$10,000 of individual disability insurance coverage, you could possibly receive an additional \$10,000. The group contract will also give dentists a "specialty sub-specialty own occupation" for the duration of the benefit selected.

The Eighth District Dental Society has negotiated a 5% reduction in premiums and two additional riders at no cost to

members. The policy will cover pre-existing conditions if you and your employees are actively at work when the policy begins. The disability benefit would pay no sooner than one year after the policy is enforced if a disability is accrued in the first year. Also, keep in mind, your practice must have a minimum of 6 full-time employees (e.g. 1 dentist/5 staff members, or 2 dentists/4 staff members) to take advantage of this coverage.

The Walsh Duffield Dental Practice Insurance Center can help you review your current coverage and identify whether this additional coverage is right for you and your practice.

To learn more, contact Richard Godshaw at 716.362.7367 or rgodshaw@walshins.com.

Tom's Corner



The Business Owners policy offered to dental clients insures their office buildings, if owned, and business personal property

(contents). All losses are settled on a replacement coverage basis (new for old) as long as the damaged property is repaired or replaced. Since the inception of our program in 1974, our endorsed insurers have paid thousands of property claims, always on a replacement cost basis.

It is important to keep us informed when you purchase additional or replace existing equipment. Often we only learn of new equipment purchases when the lending institution calls to request insurance information.

As a service to our clients, we contact the local dental supply companies in order to keep abreast of new equipment and their values. Although we can provide equipment value guidelines, it's your responsibility to determine the replacement cost of your practice's contents.

We will gladly review your policy limits either by phone or with a visit to your office.

American Red Cross Apps Put Help in the Palm of Your Hands



The American Red Cross is known for providing help in emergency situations. And now, there's an

app for that. The organization has released a variety of apps — from first aid and blood donor to flood and hurricane apps — to help citizens be prepared in the case of an emergency.

To learn more, go to www.redcross.org/prepare/mobile-apps. To download Red Cross apps, visit the Apple App Store or Google Play.



*Jill Sauda-Matyck (left) with
Michelle Mack (right).*

*"I love that I can help
carry on the history of my dad,
Bob Sauda's, book of business,
keeping it moving
forward and growing."*

– Jill Sauda-Matyck

Meet Our Service Team:

Michelle Mack & Jillian R. Sauda-Matyck

Michelle Mack and Jill Sauda-Matyck make up our service team at the Dental Insurance Center at Walsh Duffield. Michelle is an Account Executive and Jill serves as an Assistant Account Executive. Both bring many years of insurance industry experience to the table and hold Property & Casualty insurance licenses.

Beyond extensive expertise, Michelle and Jill believe that getting to know their clients is an important part of protecting what's important to them. As such, they strive to build lasting relationships with each and every dentist they serve. They pride themselves on the fact that personal attention and diligence are the hallmarks of the service they offer.

Michelle and Jill also work extremely well together. The pair sits side by side in Walsh Duffield's Buffalo office and are constantly in touch with one another so both are aware of client needs. As a result, details don't fall through the cracks and clients can rest assured that their insurance matters are being handled quickly and precisely.

Whether you have a question about your policy, have opened a new location, purchased equipment, are planning to retire, or are just starting out, let them know. They are here to help ensure you enjoy the highest level of service. You can contact Michelle at 716.362.7359 or mmack@walshins.com, and Jill at 716.362.7350 or jmatyck@walshins.com.

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Dental Practice Insurance Center

Walsh Duffield

