President’s Message

As I sit down to write this letter we are seeing a resurgence of COVID 19 in our state and throughout our country. Dr. Fritz Craft, our state dental director, about where dentists and our teams are in line when the vaccine comes out. He has been talking to DHHS who makes the vaccination protocol for the State of Nebraska and he has let them know that dentistry should be in the first phase if at all possible, as we are essential healthcare workers. We have also reached out to the Board of Dentistry for their opinion about if we could be of assistance to our medical colleagues in helping give vaccinations to the public after proper training. The BOD will be discussing this issue at their January meeting. Stay tuned.

As the year comes to a close I like to look back and be thankful for all the good I received. I think we can all admit that 2020 has been a challenge in more ways than one. But through it all there were many good things that happened. I hope you take the time to reflect back on your good fortunes this year. Please take this time to thank the people who supported you this year and made a difference in your lives.

Our dental teams have been phenomenal this year! Handling the shutdown, reopening, rearranging patients, ordering our supplies and dealing with all the protocols to keep us all safe. Without our dental team we would be lost.

Who can forget our loyal patients! Most have come back in for needed dental treatment and they have the confidence in us to keep them safe and healthy. Many of my patients have even asked how my team and I are doing. They were concerned about our health and our business. Many were so thankful we could reopen and they appreciated the enhanced infection control protocols we put in place.

I am the most thankful for the NDA staff (David and Jody), our office opening task force, and your NDA BOT and HOD. These people have worked so hard over this year for all of you, our members. Their commitment and passion for dentistry, our members and our patients is truly inspiring. They have lifted each other up in times of need. I have watched this group brainstorm ideas, step up to serve in whatever capacity that was needed and support each other. This pandemic has brought your NDA officers, staff, and trustees closer together. I have learned so much from each of them and am humbled to work alongside them.

I am thankful for you, our members. You have put your trust in us and I hope we haven’t let you down. I believe the NDA has been there to support and communicate with you throughout these challenging times. It was and continues to be uncharted waters and please know we always had your best interest in the forefront of everything we did and continue to do. I would like to thank all of you for your support this year. Together We Are ONE Dental Community! Thank you for your membership.

In October I had the privilege to attend the virtual ADA HOD as an Alternate Delegate along with Drs. Scott Morrison, Mark Hinrichs and Tom Alexander, your ADA delegates. The ADA House lasted about 11 hours with a lot of debate over many issues. During the HOD we had the privilege to watch our own Dr. Scott Morrison be sworn in as the new 10th District Trustee to the ADA. Scott will do an excellent job representing our district. Please join me in congratulating Scott!

We are still in the planning stages for the April 2021 Annual session. At this time we are hoping to present a hybrid meeting in Omaha, virtual and in person. We will be making final decisions at our January BOT meeting and will relay the details then.

Finally, I would encourage each and every one of you to get involved. Through your voice and input you help shape the profession for the better. There are many volunteering opportunities through councils, HOD and local component positions. Many of these positions do not take up too much time. Virtual meetings make it so much easier to connect with others throughout the State. Please reach out to me or your trustee if you have any questions.

I wish all of you the peace and joy of the Holiday season and health in the New Year.

Deb.
Here we are in a nutshell:

Blue Cross Blue Shield (BCBS) and North Risk Partners are interested in helping the NDA launch an association health plan (AHP). However, legitimate concerns remain:

- COVID and enough NDA members & staff participating.
- Minimum # of lives signing up for insurance – 250 (includes dentists, hygienists, assistants and office staff – DHPs)

**First Hurdle**
Completing a short survey (about 7 questions) from each office to determine how many DHPs are actually interested in obtaining health insurance and will fill out the health questionnaire in order to receive a quote. **If we don’t obtain 1,500 interested DHPs, we are done** – no need to go further. **Why?** Historically, only one in six “interested” actually sign up for insurance.

**Office Surveys will go out to NDA offices in January.** It will be helpful to have several offices volunteer to be “cheerleaders” in their district, calling other offices and encouraging them to fill out the survey. **If your office would like to be a cheerleader in your district, please contact David.**

**Second Hurdle**
If we obtain at least 1,500 interested DHPs, BCBS will set up a data hub for DHPs to complete a health questionnaire. Once the entire office of interested DHPs fill out the questionnaires, information will be sent to BCBS for rate quotes.

*The health questionnaires must be completed within a two-week period so that quotes can be returned to the group.*

**Final Hurdle**
250 DHPs in the group that received rate quotes must commit to sign up for insurance. If we have 250 committed DHPs signing up for insurance, we can launch the NDA Health Insurance group. If we don’t have 250, we are done with our attempt to launch an AHP.

If we establish an AHP, the plans will go into effect June/July 2021.

**Q?:** Can you switch health plans mid-year?

**A:** Yes, although health insurance plans are renewed annually, they are actually month-to-month agreements.

The AHP will have 4 to 5 plan options, with several “tiers” of rating based on the office DHP.

The NDA has been following the efforts of the Nebraska State Bar Association AHP, now entering its third year. This year, the NSBA AHP will have a 0% increase in their premiums.
Some of you may remember in 2014, approximately 300 dentists received a Medicaid RAC Audit letter entitled Improper Payment Notification. The letter was dated April 14, 2014 and gave the dentist 30 days from the date of the letter to respond. Nebraska HHS hired HMS as its Audit contractor and focused on prophylaxis.

There were a number of flaws with the DHHS audit and the NDA was able to pass LB 315 to address those issues. Later that year, CMS changed their audit terminology from RAC (Recover Audit Contractor) to UPIC (Uniform Program Integrity Contractor).

In late 2018, when CMS and DHHS launched another series of audits, this time focusing on the Pediatric dentist community and chrome crowns, we argued that LB 315 passed in 2014 prevented DHHS from using parameters in the 2018 audit.

The NDA became aware of multiple Pediatric dentist audits in 2019 and began seeking a senator to introduce legislation to address issues with the current audit. Senator Ben Hansen introduced LB 1105 in January 2020, which sailed through the Health and Human Services Committee, advancing to General File.

Then COVID hit.

When the Legislature finally reconvened, LB 1105 was included in LB 956, which the Legislature passed and was signed by the Governor on August 8, 2020.

Summary of Changes

1. Changed language to apply to ANY audit where CMS was involved (NDA passed a previous Medicaid Audit bill, but CMS changed their RAC terminology to UPIC the next year . . . DHHS argued our revised Medicaid statute didn’t apply to them.)

2. Allowed payment for services actually performed if DHHS disagreed with the service (Pedo dentists placed chrome crowns as required under AAPD guidelines and were made to pay the entire amount back)

3. Requires the same specialist to review a specialist being audited. (DHHS used a general dentist to review a Pedo’s work and ignored AAPD guidelines.)

4. Prohibits extrapolation of audit improper payment findings. (DHHS found x% of Pedo’s work was not properly documented, so they extrapolated x% of ALL of Pedo’s patients for two years and demanded entire amount repaid, even though services were provided.)
Legislative Chair Dr. Scott Morrison and I attend the ADA Lobbyist Conference every year in December. In 2009, we learned of insurance companies instituting “non-covered services” policies. In 2010, the NDA introduced legislation prohibiting the non-covered services policies. We are currently in litigation with the Nebraska Department of Insurance over interpretation of our statutory changes.

At the 2019 Lobbyist Conference, we learned of two new insurance tactics disadvantaging dentist providers and introduced two bills to address those issues.

**Virtual Credit Cards**

We would like to thank Senator Lindstrom for introducing LB 954 on behalf of the NDA, addressing Virtual Credit Cards and Network Leasing.

Some dental plans are paying the claim with a virtual credit card that must be redeemed by the dental office.

The problem??

The dental office takes another 2-4% reduction on the payment due to the electric transaction cost, after already agreeing to a reduction in the fee schedule.

Those extra costs don’t disappear. They have to be accounted for somewhere, often in higher fees for private paying patients.

**LB 954** does not say that insurance companies cannot make a payment with a virtual credit card . . . it just says that this form of payment cannot be the only form of payment.

**Silent Network Leasing**

This happens when the dental plan leases its Network Provider List to another dental plan without the knowledge and consent of the dentist.

A patient shows up in the dental office with, say, a MetLife card and the office says that they are not a MetLife provider. The patient says, “Yes you are, you are listed as a Provider on their website.” Essentially, no one becomes a party to a contract to which they never considered and agreed. The same notion should apply in this situation.

About 18 states have already passed laws addressing network leasing. The image below is from an Ameritas Provider Agreement, prior to passing LB 954.

**Summary of Changes**

In order for the insurance company to lease their network, they must:

1. Identify all third parties in existence in a list on its Internet website that is updated at least once every ninety days;

2. The provider network contract specifically states that the contracting entity may enter into an agreement with a third party that would allow the third party to obtain the contracting entity’s rights and responsibilities as if the third party were the contracting entity, and when the contracting entity is a dental carrier, the provider chooses to participate in third-party access at the time the provider network contract was entered into; and

3. The third party accessing the provider network contract agrees to comply with all applicable terms of the provider network contract.

A dentist provider is not bound by and is not required to perform dental treatment or services under a provider network contract granted to a third party in violation of the above requirements.

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(C) Network Leasing

Ameritas reserves the right to lease its network of Ameritas PPO providers to any employer, union, association, insurance company or other entity, which enters into a leasing agreement with Ameritas and is obligated to make payments for Covered Services on behalf of the Covered Person. Dentist agrees to abide by the terms of this Agreement and shall make no distinction when treating persons covered in a network leasing agreement.

In the event an Ameritas contracted provider is also contracted with other Ameritas leased networks, the Ameritas contract will take precedence. Any situations arising from multiple contracts and/or leased networks will be resolved by Ameritas’ internal policies and procedures.
As I prepare to send the last issue of the newsletter in 2020, it is easy to kick this year to the curb and quickly turn the page to 2021.

However, if we take the time to examine 2020, this year taught us quite a bit. Author Jennie Allen wrote a book titled Get Out of Your Head. During an interview of her book on The Porch, she said COVID drained our lake and we saw what was at the bottom of our lake . . . which was a lot of anxiousness that we didn’t realize was there. I’m not doing the concept justice, so better to Google it and watch.

March 2020 and beyond exposed a lot of anxiousness in all of us and it presented in many ways. The good news for organized dentistry is that your Board of Trustees stepped up in a mighty way under the leadership of two Presidents - Drs. Ken Tusha and Deb West, who I’m sure would have preferred very much, thank you, to have a “normal” year during their presidency. No such case for normalcy in 2020.

With the recent release of the Pfizer vaccine and the likelihood that the Moderna vaccine will be approved this week, the phones began to ring again . . . “will dentists get the vaccine and when?” Rest assured, the NDA has remained vigilant regarding dentistry being in the first group to receive the vaccine, just as we were advocating in April that dental offices receive appropriate PPE to reopen their offices and then personally delivered PPE across the state to ALL dentists and their staff.

If there ever was a year to see the value in organized dentistry, 2020 was it!

So . . . onward to 2021! With dental office clinical staff most likely to receive the vaccine in January or February at the latest, our core attendees for Annual Session should be immune, opening the door to physically attending Annual Session. In addition, NDA members can attend both South Dakota and North Dakota Dental Associations Annual Session CE for free! See page 9.

NDA Health Insurance

OK kids, this is it . . . our last bite at the apple.

In late Fall we continued to receive calls, “what happened to the health insurance?” Well, like all other things . . . COVID.

Even before COVID hit, our initial numbers of “interested” dental office personnel was a bit low in the eyes of insurance companies.

So, this January, we need to hit the magic number of 1,500 dental office personnel to at least fill out the health insurance survey in order to receive a quote. Details of the process are on page 3.

I’m actually looking for cheerleaders . . . some of your staff to call other offices in your district to remind them to fill out the survey for their office. This is an “all hands on deck” time for this to succeed.

Creating a NDA health plan has been a benefit our members have been asking for since I arrived 16 years ago . . . so now is the time to step up and participate! It will not happen without you.

Please join me in congratulating Dr. Scott Morrison in his new role as ADA 10th District Trustee (see page 7). COVID took away his installation ceremony at the ADA meeting in Florida this year, so we will celebrate beginning at the NDA Annual Session in April.

Hopefully . . . we will see you there
First Impressions

Dr. Scott Morrison

With no pun intended, I would like to deliver what may be your first impression of me; your new 10th District Trustee. In the future, as I am able to travel through the district I look forward to getting to know those of you I have never met and to renewing friendships with those I have been unable to see for some time.

The best place to start is in the beginning. My name is Scott Morrison. I was born, raised and will ultimately be buried in Omaha, Nebraska; although hopefully not too soon for the burial. I attended the University of Nebraska for my undergraduate and dental school training. I am a proud 1985 graduate of the University Nebraska Medical Center College of Dentistry and a forever Cornhusker fan. In recent years, the Cornhusker football team has tested the limits of my loyalty; however, the women’s volleyball team has been inspiring and fun to follow.

Following dental school, I completed a General Practice Residency (GPR) at the Omaha Veteran’s Administration Hospital. Following my GPR, I proceeded into the practice of General Dentistry in a small rural Nebraska town with a population of about 3,000 people. I became interested in the specialty of Periodontics while completing my GPR training and decided to return to school. I was accepted at the University of Missouri at Kansas City (UMKC), where I earned a Masters Degree in Oral Biology and a certificate in Periodontics. I stayed at UMKC for another year to teach and conduct research. In 1990, I returned to Omaha to practice Periodontics and start a family.

The start to my family started with my marriage to Anne Watland in 1986; shortly after completion of my GPR. We are blessed with two sons, Matthew and Michael; both grown, out of the house and mostly free of our help. It is my hope that Anne will be able to travel with me to the various State meetings. Anne is a participant in organized dentistry in her own right and will be installed as President of the Alliance of the American Dental Association (the organization for spouses of ADA member dentists) in May 2021 in Tucson, Arizona.

In regards to my involvement with the American Dental Association (ADA) and the tripartite system, I can tell you that I have followed a path similar to that of previous District 10 Trustees. My service began locally as a board member at the component level, which in turn led to serving as Secretary for several years, and then as President of the Omaha District Dental Association. I served as a Trustee to the Board of Directors for the Nebraska Dental Association (NDA), which led to serving as chair of the Legislative Council for the NDA and as President for the NDA for two separated terms.

My service to the ADA has included representing District 10 on the Council for Member Insurance and Retirement Programs and on the Council for Government Affairs. I have served as a delegate or alternate delegate to the ADA House of Delegates for many years, and twice have been asked to serve as part of the ADA Committee on Credentials, Rules and Order for the ADA Annual Meeting. I am a life time supporter of the American Dental Political Action Committee and a long time participant in the ADA and American Student Dental Association Lobby Day.

In October, the ADA completed its first ever virtual Annual Meeting and House of Delegates (HOD). Just like the last 8 months, the meeting was not what we had hoped for, but everyone made the best of our new virtual/Zoom world. The HOD included varying levels of debate orchestrated by our freshman Speaker of the House Dr. Mark Donald. Dr. Donald did a tremendous job presiding over more than 10 hours of business, from opening gavel to sine die. The HOD elected a new ADA President Elect, Dr. Cesar Sabates from Florida, a new 2nd Vice President Dr. Maria Maranga from New York, and installed Dr. Dan Klemmedson from Arizona as the new ADA President. The most controversial resolution presented was Resolution 71 brought forth by the Eldercare Task Force Group regarding dental care for the Elderly and the relationship of Medicare in Elder dental care. The resolution saw extensive change prior to adoption as a result of a pro-active 10th District.

Unfortunately, my predecessor Dr. Ken McDougall from North Dakota was unsuccessful in his bid for election to the position of ADA President Elect. Ken honored the 10th District by putting himself out there; running a great campaign and caring enough to continue to improve our profession by seeking to extend his already long service to organized dentistry. We should all thank Ken for his many years of service in representing the 10th District.

Since mid-March, dentistry has been under great stress; the same is true for our patients. Pressure has been high for dentists and staff; both financially and mentally. To ease the mental stress associated with these times, reach out and call a colleague or class mate to check in with them; just another way to help each other through this unique experience.

I am still getting up to speed on my ADA assignments and have not yet participated in a full Board of Trustees meeting. As these meetings begin, more ADA information will be forthcoming.

In the meantime, if you have questions please don’t hesitate to contact me.

Respectfully submitted,

Scott L. Morrison DDS, MS
10th District Trustee
NEHI has been sending emails out, with an offer to subscribe to their endorsed vendor. But, are NDA members required to e-prescribe?

A bit of history. President Donald Trump signed the SUPPORT for Patient and Communities Act in October 2018 aimed at combating the opioid crisis.

CMS is proposing to update the Part D e-prescribing program by adopting standards that ensure secure transmissions and expedite prior authorizations, the agency said.

The proposed rule would implement new prior authorization transaction standards for the Part D e-prescribing program beginning in January 2021. If finalized, all Medicare Part D plans would be required to support electronic prior authorization transaction standards that were developed by the National Council for Prescription Drug Plans (NCPDP).

These standards are currently in use by pharmacies and prescribers, CMS said.

Under the proposed change, clinicians would be able to complete prior authorizations online, reducing burden for providers through a more streamlined process for performing prior authorization for Part D prescriptions, CMS said. Clinicians who select the electronic option will typically be able to satisfy the terms of a prior authorization in real time and before a prescription is transmitted to a pharmacy.

Dental services -

Medicare does not cover most dental care, dental procedures, or supplies, like cleanings, fillings, tooth extractions, dentures, dental plates, or other dental devices. Medicare Part A (Hospital Insurance) will pay for certain dental services that you get when you’re in a hospital. Part A can pay for inpatient hospital care if you need to have emergency or complicated dental procedures, even though the dental care isn’t covered. Inpatient care includes treatment you get in an acute care hospital, critical access hospital, inpatient rehabilitation facility, long-term care hospital, inpatient care as part of a qualifying research study, and mental health care.

Section 2003 amends SSA Section 1860D-4(e) to require that a prescription for a covered Part D Schedule II, III, IV, or V controlled substance be transmitted by a health care practitioner electronically in accordance with an approved electronic prescription drug program. The change will apply to drugs prescribed on or after January 1, 2021.

The Secretary has defined circumstances in which the e-prescribing requirement may be waived, which we won’t go into here, because very few dentists are involved with prescribing to Medicare patients or Medicare Advantage patients.

More importantly, the following text also appears in the Regulations:

Part D sponsors and pharmacists are not required to verify that prescribers have a waiver from e-prescribing rules. The requirements are not to be construed as affecting a Part D plan’s ability to cover, or a pharmacists’ ability to continue to dispense, Part D drugs from otherwise valid written, oral, or fax prescriptions consistent with applicable laws and regulations.

https://fas.org/sgp/crs/misc/R45449.pdf

The language above indicates that e-prescribing is not a mandate . . . yet. Confusing? Very!

Nebraska currently does not have a state law requiring e-prescribing. However, legislation has been proposed in the past that would require e-prescribing and we would not be surprised to see such a state law passed in the future.

We are currently reviewing i-Core Connect, a possible e-prescribing vendor endorsed by several other state dental associations.
Annual Session

The NDA is pleased to announce that we have partnered with the South Dakota Dental Association and the North Dakota Dental Association to allow for additional continuing education opportunities for our members!

Our annual session fee, which is a part of our dues, will now allow NDA members to attend each of these annual sessions for no additional charge! Listed below are the dates of their meetings and the contact information.

**SOUTH DAKOTA DENTAL ASSOCIATION**
2021 ANNUAL SESSION

Contact: Brenda Goeden, brenda.goeden@sddental.org, www.sddental.org
- May 13-15, 2021, Sioux Falls, SD (NDA member dentists can attend at no charge)

**NORTH DAKOTA DENTAL ASSOCIATION**
2021 ANNUAL SESSION

Contact: www.smilenorthdakota.org
- September 17-18, 2021, Fargo, ND (NDA member dentists can attend at no charge)

In Memory

The NDA would like to extend its sincere sympathy to the families of the following NDA members who have recently passed away:

Dr. Byron Tullis
(10/5/20)

Dr. Harold Kreski
(11/20/20)

Dr. Donald Vap
(12/16/20)

Dr. Jeff Garvey
(12/19/20)

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STAFF DENTIST: Horizon Health Care, Inc. is seeking applicants for a full time Staff Dentist for our busy dental clinics in the beautiful communities of Faith, SD and Martin, SD. Ideal candidates must have an unrestricted license to practice dentistry in the State of South Dakota as well as a South Dakota Department of Health Controlled Substance Certificate and DEA registration. Our selected candidate will exercise professional and leadership talents in the direction and administration of Corporation’s patient services, including, but not limited to consultations and other teaching responsibilities, assistance with quality assurance program, public education, and functions deemed necessary to the proper operation of Horizon’s program of patient care. Horizon Health Care, Inc. offers an excellent benefit package including health, dental, vision, disability and life insurance, vacation and sick leave along with a retirement plan. There are also a $231,384 loan repayment option available being a Federally Qualified Health Center.

DENTIST NEEDED: Williamsburg Dental LLC is currently searching for an energetic, team oriented, licensed general dentist to join our practice. This is an opportunity to join a well-established practice and work at one of our five Lincoln locations on a full-time basis. We can offer you a digital, paperless office environment – fully staffed and full of growth potential! Each of our locations average 45 new patients per month with a total patient base of over 16,500. If you are ready to join the Williamsburg Family and have the opportunity to work with a great team - offering you a great benefits package, contact us today @ 402-904-6005 or email bgall@williamsburgdentalllc.com. You can learn more about us at williamsburgdentalllc.com

TRANSITION PLANS? Gain mentorship w/an experienced owner? Step into a turnkey practice? Buy with room to grow? ADA Practice Transitions can help. Your dedicated ADA Advisor will help you weigh your options and navigate the entire process. Ready to hire or sell? We’ll find the right dentist to care for your patients. See sample available practices, then create your free profile to see more details: ADAPracticeTransitions/practices.

PRACTICE FOR SALE: Lincoln, Nebraska Area: Well-established General, 3 equipped operatories, one additional plumbed. Practice has digital x-rays. Revenue $450K. Tremendous opportunity with large local employers offering dental coverage. Great potential. For details contact Rich Oberbeck, 913-915-2132, richard.oberbeck@henryschein.com. #NE103
NEED A FILL IN DENTIST? Ever need a dentist to help keep your office open in case of sickness, vacation time, or any other reason? Willing to travel. Daily rates. 33 years of EASE experience and NDA member. Please call 402-529-2972 or email drtoothster@gmail.com. Tom Martin, DDS.

Associate & Partnership Opportunities: Midlunds Dental Group, Jeffrey T. Garvey, DDS. Seeking full time dentist to join our successful general dentistry practices. Opportunities in Omaha, Nebraska, Council Bluffs, Iowa and Missouri Valley, Iowa, 25 minutes North/East of Omaha. 1. Gain diagnostic, clinical and treatment planning proficiency without being burdened with management of your own business; 2. Tap 30 years experience from senior doctors; 3. Earn an income of $150,000 to $250,000; 4. Learn the business of dentistry. Some of our past associates have been graduates from Creighton University, University of Nebraska and University of Iowa. Some needing interim employment while waiting for spouses to graduate, and some have opened their own practices or have become partners within our group. For more information, please call Jean; 712-642-4136 or email at grover@qwestoffice.net.

Mark your calendar for this upcoming 2021 Nebraska Academy of General Dentistry course!

FEB 19-20, 2021
2-DAY PARTICIPATION COURSE
Dr. Nels Ewoldsen
Removable Prosthodontics
Cornhusker Marriott | Lincoln, NE

JUN 4-6, 2021
NAGD ANNUAL MEETING & MASTERTRACK
Dr. Karl Koerner
Oral Surgery for the General Dentist
Lecture & Participation
Cornhusker Marriott | Lincoln, NE

OCT 22-24, 2021
NAGD/IAGD FALL MEETING & MASTERTRACK
Dr. Mario Abdennour
Endodontics
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