







VOLUME 55 NO.1

ADANews

THE NEWSPAPER OF THE AMERICAN DENTAL ASSOCIATION

1.8.24

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ACCESS TO CARE ■

Bill Sasser, D.M.D., recipient of ADA Humanitarian Award

South Carolinian left private practice to demonstrate leadership both overseas and stateside

BY DAVID BURGER

ill Sasser, D.M.D., was unavailable when ADA President Linda J. Edgar, D.D.S., called to let him know that the ADA Board of Trustees had named him the recipient of the 2024 ADA Humanitarian Award.

Wouldn't you know it — he was away, doing what many of his friends in South Carolina know him for.

"I was actually out of the country on a mission trip serving in a prison in the Dominican Republic when she first called," Dr. Sasser said.

Because of poor phone service, he didn't get the message until he returned to the States.

The ADA Humanitarian Award, one
of the Association's
highest honors, recognizes member dentists
who have distinguished themselves by outstanding, unselfish
leadership predominantly in the
field of dentistry, through the ex-





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medical workforce



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Residents in Brigham City defeat measure to remove fluoride from drinking water

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15 Laurel Road offers new savings

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Student loan refinancing provider is ADA Member Advantage-endorsed





in the Dominican Republic with Dental Community Fellowshin. 3 Stateside service: Dr. Sasser treats a patient









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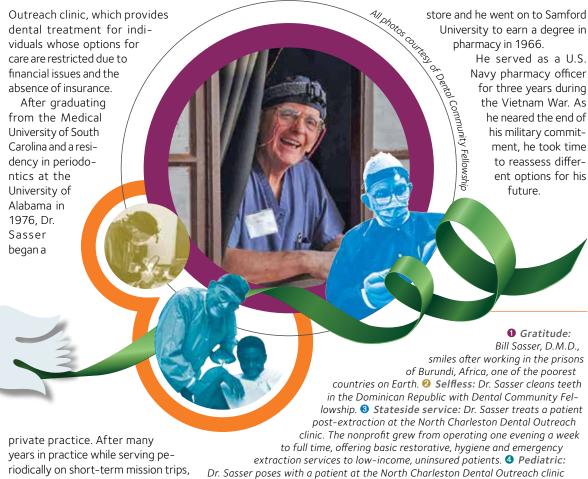
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Because of poor phone service, he didn't get the message until he returned to the States.

The ADA Humanitarian Award, one of the Association's highest honors, recognizes member dentists who have distinguished themselves by outstanding, unselfish leadership predominantly in the field of dentistry, through the expenditure of extraordinary time and professional skills to improve the oral health of underserved populations.

"This prestigious award recognizes Dr. Sasser, who has selflessly made a lasting impact on the oral health care and overall well-being of his fellow human beings both stateside and abroad," said Dr. Edgar." Humanitarian activities are a foundation of the dental profession. Acknowledging ADA members like Dr. Sasser not only recognizes his individual contributions but encourages others to pursue similar activities and reflects positively on the profession."

Dr. Sasser is honored for his work as executive director of Dental Community Fellowship — having led or participated in nearly 140 mission trips in 34 countries over two decades — as well as being the founder of South Carolina's North Charleston Dental



riodically on short-term mission trips, he left practice to enter a second career focused primarily on full-time international and stateside service.

In 2010, his former partner needed help and Dr. Sasser returned to parttime private practice. During this period, he continued to participate on multiple short-term international projects each year while leading the effort to build a new North Charleston Dental Outreach clinic, serving as its dental director.

Dr. Sasser's mantra is, "You make a living by what you earn; you make a life by what you give."

The above quote is attributed to Winston Churchill and speaks directly to certain aspects of my life," Dr. Sasser said. "I was determined to be 'successful' when I went into private practice,

but if someone had asked. I'm not sure that I could have clearly defined what that meant. If not, then I would never know if and when I had achieved the qoal. I was earning a living, but not experiencing a full life. We need both, but my life has been much more fulfilling — practicing dentistry for free — than when I was getting paid."

in October. This particular patient did not have access to dental care because of

PHARMACY'S LOSS IS DENTISTRY'S GAIN

financial hardship.

Dr. Sasser was born in Birmingham, Alabama. His first job in high school was working in a neighborhood drug

"While pharmacy is a good profession, I desired more interpersonal contact than a retail store offered," Dr. Sasser said. "Dentistry was a perfect choice since it allowed me to build on my pharmacy background and to lead to a future which allowed for the development of long-term personal relationships with patients."

In 1973, he received his D.M.D. at the Medical University of South Carolina.

He worked in private practice for three decades, but something gnawed at him in the back of his mind.

See DR. SASSER, Page 4



U.S. House passes **Lower Costs, More Transparency Act**

Bill should bolster dental. medical workforce



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American Dental Association ADA News (ISSN 0895-2930)

January 8, 2024 Volume 55, NO.1

Published monthly by the American Dental Association, at 211 E. Chicago Ave., Chicago, IL 60611, 1-312-440-2500, email: ADANews@ada. org and distributed to members of the Association as a direct benefit of membership. Statements of opinion in the ADA News are not necessarily endorsed by the American Dental Association, or any of its subsidiaries, councils, commissions or agencies. Printed in U.S.A. Periodicals postage paid at Chicago, IL and additional mailing offices.

Postmaster: Send address changes to the American Dental Association, ADA News, 211 E. Chicago Ave., Chicago, IL 60611. © 2024 American Dental Association. All rights reserved.

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JANUARY 8, 2024 ADANews



New course highlights FDI Oral Health Atlas

BY DAVID BURGER

he FDI and ADA have partnered to develop an online course based on the FDI Oral Health Atlas, which highlights the extent of oral diseases worldwide and reflects on policies and strategies addressing the global burden.

The eight-chapter course — over three hours was approved by the ADA Board of Trustees and funded by the ADA in 2022-23.

A login and an account are required for access,

but the course is free.

The course, The Challenge of Oral Disease: A Call for Global Action, is available at ADA.org/ FDIMOOC. It's based on the second edition of the Oral Health Atlas, released at the FDI's 2015 Annual World Dental Congress in Bangkok, Thailand.

Health Volunteers Overseas and the American Dental Education Association were also collaborating organizations.

The course is led by a panel of global oral health experts, including online course editor Elizabeth Shick, D.D.S, and co-editors of the second edition of the Oral Health Atlas, David Williams, B.D.S., and Habib Benzian, D.D.S., Ph.D.

"The Oral Health Atlas was a milestone publication that shed light on the global status of oral health, the inequalities and their drivers, but also on some potential global solutions," said Dr. Benzian, a professor and researcher at the New York University College of Dentistry. "The transformation and update to the online format is highly welcome and will bring the important content to

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DR. SASSER continued from Page 1

"Dentistry is a helping profession, but for many years I'm embarrassed to admit that I was a workaholic focused on being 'successful,'" he said. "It took a major hurricane in the late 1980s to open my eyes to the greater need in our community."

His first international mission trip was to Mexico in the early 1990s.

It too was a revelation.

"My mentor on that trip was a wonderful dentist who from the beginning has dedicated his whole career to service," Dr. Sasser said. "He was quite an inspiration. While treating patients in a nondental office setting was foreign, I learned the basics of delivering care

actually leave private practice [in 2005]. For several years, I travelled further and served longer. It was more or less a sabbatical. A few years later, a former partner needed help, so I returned to practice for six more years while continuing to focus on student ministry at home and periodic short-term mission trips."

When not on mission trips, Dr. Sasser lived in the North Charleston area. What he saw distressed him.

"At one time, the largest employer in the Charleston area was the Naval shipyard," Dr. Sasser said. "In the 90s, the Naval base was closed during a base reorganization. This led to the loss of jobs and lots of changes in the neighborhood adjacent to the bases."

So, Dr. Sasser took things into his own hands and began raising money for a clinic that became the heart of North Charleston Dental Outreach.

"Praise God, a new six-chair clinic opened in the fall of 2022," Dr. Sasser said. "We now operate more than four days a week, offering preventive and restorative care in addition to extractions, limited endodontics and anterior partial dentures."

The next generation of volunteers is something Dr. Sasser has also become passionate about, primarily but not excluding those from the Medical University of South Carolina's James B. Edwards College of Dental Medicine.

any good in my life. How I live is a response to his goodness. I also want to mentor the next generation of dentists in order to share my knowledge but to also make them aware of the needs of the poor. This will hopefully instill in them a desire to volunteer, be it in their own office by rendering discount or pro bono care, volunteer at or start a local charity clinic, or periodically serve overseas."

SUPPORT FROM DENTAL COMMUNITY

Dr. Sasser was lauded by dentists and colleagues who nominated him for the award.

Kari Ryan, D.M.D., in a letter to the ADA, referred to Dr. Sasser affectionately as "the Sassinator."

"I have known Dr. Sasser for 17 years now, and throughout these years, have witnessed his steady and unrelenting drive to serve his God and community through use of his lead-

"While at the Medical University of South Carolina, I became involved with Dental Community Fellowship, where Dr. Sasser is the executive director and leader. I found a tribe of like-minded dentists who wanted to serve God by sharing their talents. Dr. Sasser inspired us to come together as a community of students, finding comfort and family in each other during stressful school years."

ership and dental skills," Dr. Ryan wrote.

In another letter, the South Carolina Dental Association praised Dr.
Sasser for demonstrating "significant leadership and outstanding humanitarian volunteer accomplishments that bring honor to the dental profession."

J. Mark Barry, D.D.S., former associate dean for clinical affairs at the Medical University of South Carolina's James B. Edwards College of Dental Medicine, wrote he had "never encountered a more committed, selfless, tireless leader who emphasizes compassion to the underserved and disadvantaged."

L. Ellen Thrailkill, D.M.D., has been on several overseas dental mission trips and is a dentist at Great Oaks Dental in Pickford, South Carolina.

She wrote, "Students and participants are often changed by these experiences and go on to serve others. I personally was one of these students, in 2008, when I went on my first trip with Dr. Bill. I thought dentistry was a great career because of the income potential and ability for me to have control over my schedule. While these things are true about dentistry, my eyes were opened to the great opportunity I was missing to serve others through dentistry. I don't think I would continue to volunteer locally or abroad if it weren't for Dr. Bill."

As for "Dr. Bill," he has scheduled six international trips in 2024, with the first in January in a small town in southern Honduras, with a team made up of 15 students, five dentists and a few helpers.

Also on tap for 2024: Dr. Sasser will be honored at SmileCon 2024 in New Orleans in October. The Humanitarian Award recipient receives \$10,000, designated to the charity of his choice.

"I don't like to draw attention to myself, so I'm a little embarrassed by being selected," Dr. Sasser said. "However, our [North Charleston Dental Outreach] charity clinic can use the financial award. In addition, the timing of next year's ADA meeting couldn't be better. My wife is originally from New Orleans. She's already talking about trying to arrange for some friends and family to come share the joy of the occasion."

He turned modest. "I'm honored to have been selected for this award, but [I'm not] a saint. I'm a flawed individual who doesn't mind working hard, and who feels that contributing to the good of others is somewhat selfishly allowing me to be productive into my old age. I've been richly blessed by God and hopefully my life gives testimony to that fact."



initial fund towards the cost of building a new clinic location for North Charleston Dental Outreach in 2020. The clinic finally opened in November 2022.

66

I felt torn between the obligation to my patients at home and the needs of patients with which I was confronted during my travels. The desire to serve more led me to actually leave private practice.

- Bill Sasser, D.M.D.



Job well done: Bill Sasser, D.M.D., relaxes with his student mission team at a post-trip celebration dinner in the summer of 2022.

in a portable environment. More than being challenged, I was encouraged to seek God's lead about what this experience meant for my future. That particular trip was the halting, humble beginning to how volunteer service became a major focus of the rest of my dental career. The best advice that I received on that trip was to not expect to see all that the future had in store, but to simply take one step in faith at a time and trust."

Hooked, Dr. Sasser began serving more frequently overseas.

"I felt torn between the obligation to my patients at home and the needs of patients with which I was confronted during my travels," he said. "The desire to serve more led me to

In 1998, a Baptist organization established a small dental clinic to serve the community, including the Chicora-Cherokee residents, located on the ground floor of a townhouse.

"The space was limited, the equipment was old, but faithful volunteers addressed toothaches one evening each week," he said. "I served as dental director for many years, and while we treated lots of patients each year, I couldn't shake the vision of someday having a more full-service charity clinic."

For years, Dr. Sasser tried to convince churches and nonprofits of the need for a better dental clinic to serve this community. He said everyone thought it would be a good project, but when it came right down to it, no one wanted to help.

"Over 20 years ago, God made it clear that I needed to be more focused on mentoring dental students than just serving alone," Dr. Sasser said. "Since then, most of the focus of my humanitarian service has involved teaching students and showing other dentists how to work outside a traditional office.

Dental Community Fellowship was founded 20 years ago, and since then, student trips have been organized four to six times each year. With everyone's travel curtailed during the pandemic, Dr. Sasser returned overseas in the fall of 2021. He just completed his sixth mission trip of 2023.

"There are several motivating factors in my life," Dr. Sasser said. "One is to 'finish well' as an individual who recognizes that God is the source of



House passes Lower Costs, More Transparency Act

ADA shares support for legislation

BY OLIVIA ANDERSON

he U.S. House of Representatives passed a health care bill Dec. 11 that extends programs the ADA said are integral to bolstering the dental and medical workforce and increasing access to health care.

The Lower Costs, More Transparency Act passed in a vote of 320-71. The ADA recently sent a letter to Speaker of the House Mike Johnson, R-La., and Minority Leader Hakeem Jeffries, D-N.Y., expressing support for the bipartisan bill prior to its passage, pointing specifically to the importance of several programs included in the bill.

The ADA noted that the bill's extensions of the Community Health Center Fund, the National Health Service Corps and the Teaching Health Center Graduate Medical Education Program are critical to bolstering the dental and medical workforce and increasing access to health care.

Community health centers play an important part in providing oral health care in underserved communities and populations, the ADA said, while increasing National Health Service Corps scholarship and loan repayment opportunities will address health workforce distribution struggles and local shortages.



AROUND THE ADA

ADA Member Advantage, BMO Bank end endorsement relationship

BMO continues honoring special member pricing for existing customers

BY DAVID BURGER

DA Member Advantage and BMO Bank announced the end of their endorsement relationship for practice financing as of Dec. 31, 2023.

BMO Bank will continue to honor the special member pricing for all existing customers who have practice loans already in place.

The announcement of a new practice financing endorsement is expected in early 2024.

In the interim, questions can be directed to adamemberadvantage@ada.org or 1-800-ADA-2308. ■

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Additionally, extending and expanding the Teaching Health Center Graduate Medical Education Program will "provide increased stability to teaching health centers and strengthen continuity of care in underserved communities."

The bill, which was led by Reps. Cathy McMorris

Rodgers, R-Wa., and Frank Pallone, D-N.J., also aims to increase price transparency and reduce costs throughout the health care system. The ADA previously sent a letter in support of the bill after its introduction on Sept. 8.

In its most recent letter, the Association thanked House leadership for working on health workforce issues and bringing the Lower Costs, More Transparency Act to the floor.

"America's dentists thank you again for your leadership on health care workforce issues," the ADA said. "Advancing H.R. 5378 is a crucial step towards improving the health workforce pipeline so that all Americans have better access to health care, including dental care."







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ADA shares tax reform policy priorities

Association supports pass-through entities, higher education incentives

BY OLIVIA ANDERSON

he ADA's highest priorities on tax policy include pass-through entities, pretax dollars for health care, expensing, cash accounting and higher education incentives, it stated in a letter to legislators.

In a letter addressed to Ways and Means Committee Chairman Rep. Jason Smith, R-Mo., and Ranking Member Rep. Richard Neal, D-Mass., the ADA thanked the committee for holding a hearing related to tax policy and economic growth, emphasizing that many dental practices are small businesses, with some organized as pass-through entities or S Corporations, and others as C Corporations.

"Because of the diversity of business organizations in the dental community, the ADA's interests straddle both the business and individual portions of the tax code," the Association said.

Firstly, the ADA shared its support for fair treatment of business income generated by pass-through entities. This includes support for the Main Street Tax Certainty Act, which would make permanent the 20% deduction created by the Tax Cuts and Jobs Act.

The ADA also expressed support for expanding and increasing the flexibility of health savings accounts and flexible savings accounts, as well as returning the FSA limit to \$5,000 rather than the current limit of \$3,050 for 2023.



The cash method of accounting is a simpler, fairer system for dentists who often must wait a significant period of time before being reimbursed.

"The ADA believes the reduced amount is a step back for consumers when the cost of health care continues to increase and adversely impacts the patient's choices for dental care," the letter said.

When it comes to expensing and cash accounting, the ADA supports full expensing of investments in equipment and property through the Small Business Growth Act, which would lift the deduction cap to \$2 million with a phaseout at \$3.5 million. The association also supports continued use of the cash method of accounting for small businesses, including pass-through entities.

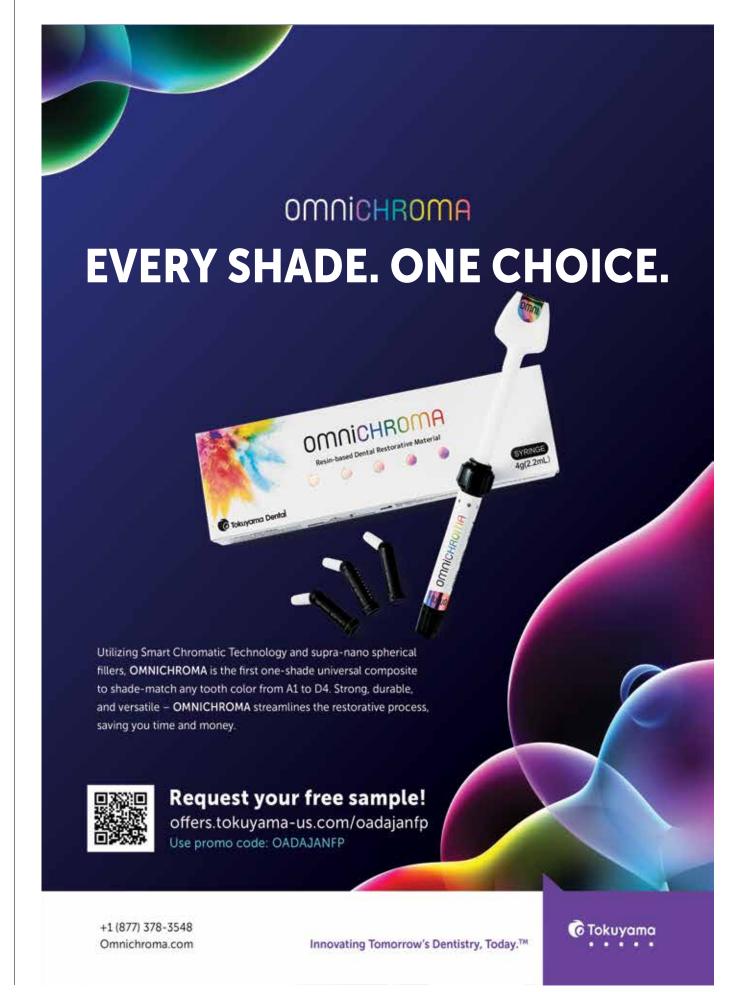
"The cash method of accounting is a simpler, fairer system for dentists who often must wait a significant period of time before being reimbursed by insurance companies for the services they provide."

The ADA also encouraged lawmakers to include measures that would help relieve student loan debt, of which new dentists average more than \$300,000. Through tax incentives and deductions related to student debt, dentists would

be better positioned to explore numerous practice choices upon graduation.

For more information about the ADA's advocacy efforts, visit ADA.org/Advocacy. ■





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ADA reaffirms policy opposing direct-to-consumer dentistry

BY OLIVIA ANDERSON

ollowing news reports about the liquidation of a manufacturer and marketer of teeth aligners sold directly to consumers, the ADA has reaffirmed its policy stating its opposition to direct-to-consumer dentistry.

According to the ADA, direct-to-consumer dentistry has the potential to cause "irreversible harm to individuals, who are treated as 'customers' rather than patients." In a press statement, the Association said that dentists are the only individuals licensed to accept responsibility for patient care.

"Under virtually all states' laws and as is reflected in ADA policy, the dentist is ultimately responsible for the patient's care and is the only individual licensed and qualified to accept responsibility," the press statement said.

"Moving teeth without knowing all aspects of a patient's oral condition has the potential to cause bone loss, lost teeth, receding gums, bite problems, jaw pain, and other damaging and permanent issues," the statement continued. "Without the involvement of a licensed dentist, patients lose an essential quality control checkpoint — their dentist — to ensure all aspects of their treatment are performed and are progressing in the best interests of the patient."

The statement reiterates the ADA's commitment to patient safety and quality care and

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New are Bright

he ADA Store launched its new website, engage. ADA.org, Dec. 12 with three new products available for purchase.

The ADA Store and ADA CE Online now share a shopping cart and faster cus-

BY DAVID BURGER

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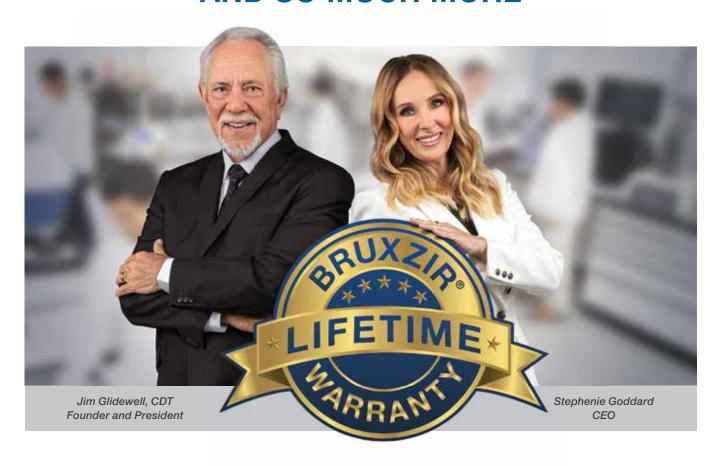
encourages those using or considering using a direct-to-consumer dentistry service to consult a dentist and discuss care options.

"Oral health and overall health are deeply connected, and the ADA encourages all patients to find a dentist they can visit regularly," the ADA said.

For more information on the ADA's position on DIY dentistry, visit MouthHealthy.org/DIYdentistry.

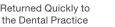
ADA Reaffirms
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Boston University team wins 2023 Student Ethics Video Contest

BY DAVID BURGER

Ms. Lall

Mr. Barahman

Dr. Peters

he ADA Council on Ethics, Bylaws and Judicial Affairs selected the winner and runner-up of the 2023 Student Ethics Video Contest, with the grand prize winner a team of dental students from the Boston University Henry M. Goldman School of Dental Medicine.

Their video, titled "Undercover Dental Justice," displays the principles of veracity, patient autonomy, justice, non-maleficence and beneficence, as found within the ADA Principles of Ethics and Code of Professional Conduct.

The winning video made the ethical principles come alive in an interesting scenario, said Debra Peters, D.D.S., council chair.

"The team of students are to be complimented for their originality, resourcefulness and production quality as it pertains to the proper interpretation of the Principles of Ethics and Code of Professional Conduct and for clarity

in communication of these objectives," she said.

The Boston University team — Veronique Matthews, Melanie Thomas, Sarah Sveen, Olatorera Aina, Scott Hunter, Anooja Lall and Saif Alankau — will receive \$2,500 to divide among themselves.

The video is available on the ADA's YouTube channel, youtube.com/americandentalassoc.

One of the winning students, Ms. Lall, said the topic of ethics and professionalism is of supreme importance in the dental profession.

"It is so important for all of us to adhere to ADA Code of Conduct," she said. "As dental students, if we keep neglecting the ethical values because of managing school and patients, it will stick to us for the rest of our careers. As it is rightly said: 'You can't build a great building on a weak foundation.""

The runner-up video

came from dental students Nicholas Kagelmacher, Cailin Cleary, Jackie Kostenko, Allyson Newman, Lauren Mistretta and Gil Barahman of the Stony Brook School of Dental Medicine. Their video, "Nightmare at the Dentist," earned them a prize of \$1,500.

As with the grand prize winner, this video is available on the ADA's YouTube channel.

"The ADA Code of Conduct is a guideline for students and dentists, enabling them to focus on patient-centered care and maintain high ethical standards," said Mr. Barahman. "Learning and following this guideline gives the dental practice a framework to operate and provide our patients with the best standard of care."

The council created the Student Video Contest in 2008, and this year, the contest was jointly sponsored by the council and the Student Professionalism and Ethics Association in Dentistry.



Winning: Dental students from the Boston University Henry M. Goldman School of Dental Medicine are in their video, titled "Undercover Dental Justice," which displays principles found within the ADA Principles of Ethics and Code of Professional Conduct.







Utah city defeats ballot measure to remove fluoride from drinking water

BY DAVID BURGER

Brigham City, Utah

t wasn't even close.
In late November, residents of the northern Utah municipality of Brigham City voted overwhelmingly to keep fluoride in their water.

Approval of Proposition 3 in the special election would have removed fluoride from the drinking water in the town of 20,000 people 50 miles north of Salt Lake City, known for its annual Peach Days festival the weekend after Labor Day.

"The coalition was a group of amazing people that made this win a reality," said Johnny Johnson

Jr., D.M.D., president of the American Fluoridation Society. "The team includes professionals from academia, the Utah Dental Association and a very broad coalition of people who make up this group. The local health care professionals, citizens and the media were key in getting this across the finish line."

The ballot question was placed not because of any anti-fluoride activism, but because there was a potential option of cutting costs due to financial pressures on the city, said fluoride proponent Randell M. Capener, D.M.D., a Brigham City dentist.

"It was misguided attempt," Dr. Capener said of the city's officials. "It wasn't done out of evil."

He said he can easily tell the difference between the oral health of patients who live in Brigham City and those who live nearby who don't receive the dental benefits of fluoridated water.

As for his advocacy, he said, "We felt that we owed it to our patients. It's a no-brainer."

The Utah Oral Health Coalition, based in Salt Lake City, was instrumental in educating the public and calling on activists to defeat the measure.

"It's a great community," said Lorna Koci, program director and chair of the Utah Oral Health Coalition. "We got the word spread."

As soon as the ballot measure was announced earlier in the year, Ms. Koci said, the coalition plastered flyers all over the area touting the benefits of fluoridated water. Dentists like Dr. Capener called on colleagues to educate patients about the measure and the benefits of fluoridation at each and every dental visit in the months prior to the election. A steady stream of dentists showed up to council meetings to advocate for keeping fluoride in the community water, which had been in place since 1965.

Dr. Johnson and Matt Jacobs, communications consultant to the American Fluoridation Society who also has served as an adviser to the American Academy of Pediatrics Section on Oral Health, traveled to Brigham City in late July 2023 to meet with the mayor of Brigham City and a reporter for the local newspaper, the Box Elder News Journal. The two also met with Ms. Koci and other stakeholders to teach them how to campaign successfully for fluoride based on past efforts and what to tell patients.

"Matt and Johnny were very helpful," Ms. Koci said.

Letters to the editor soon started appearing in the Box Elder News Journal from concerned citizens.

"I'm not sure why it is even on the ballot," wrote Sarah Yates of Brigham City. "Fluoridation of our water costs less than \$100,000 annually, a drop in the bucket — forgive the pun — in our city budget. Water is something used by almost 100% of the population. There are people who drink only bottled water, but that isn't the case for most low-income families with young children, who don't buy something in a plastic bottle that they can get through their kitchen faucet."

One letter to the editor against fluoride in the water appeared in the paper, but it was prefaced with an editor's note: "This letter contains information that is inaccurate, disputed by experts and/or credible authorities, and/or commits errors of context/omission. Reader discretion is advised."

Once the measure was defeated, Ms. Koci said she felt emboldened by the swelling enthusiasm of people of the coalition. She noted that only 52% of the people in Utah receive fluoridated water — more than 20 percentage points lower than the national rate.

"It's nuts with all of the children here," she said. Jessica Robertson, D.M.D, vice chair of the ADA Council on Advocacy for Access and Prevention, said she was excited that Brigham City and their residents will continue to have fluoride in their water.

"This will help families from all walks of life have an opportunity to decrease their chances of getting cavities," she said. ■









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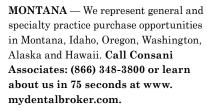
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EDUCATION

Get to know Tufts, **Creighton, UTHealth Houston** dental schools

ADANews

BY MARY BETH VERSACI

he U.S. boasts more than 70 accredited dental schools, all charged with educating the next generation of dentists.

This series from the ADA News highlights facts about each to help paint a picture of the current dental education landscape.

From the year they were established to their total enrollment across all programs, learn more about Tufts University School of Dental Medicine, Creighton University School of Dentistry and UTHealth Houston School

of Dentistry in the fact boxes below, and stay tuned for details about more schools in upcoming ADA News issues. ■





School of **Dental Medicine**

Location: Boston

Year established: 1868

Dean: Nadeem Karimbux, D.M.D.

Total enrollment: 1,044



Hands-on learning: Dental students attend a por celain aesthetics workshop in the simulation clinic at Tufts University School of Dental Medicine.

FUN FACT:

Women make up more than 60% of predoctoral students at Tufts University School of Dental Medicine, and the D24 and D25 class executive boards are all women.



Location: Omaha, Nebraska Year established: 1905

Dean: Jillian Wallen. B.D.S **Total enrollment: 457**



School of Dentistry students practice what they learn on manikins.

FUN FACT:

The first American Indian dentist, George Blue Spruce Jr., D.D.S., graduated from Creighton University School of Dentistry in 1956.



Location: Houston

Year established: 1905

Dean: John A. Valenza, D.D.S. **Total enrollment:** 610



Excitement: Dental student Hobin Chun waves to the crowd during UTHealth Houston School of Dentistry's 118th Commencement Ceremony in May 2023 at NRG Arena in Houston.

FUN FACT:

UTHealth Houston School of Dentistry was the first dental school in Texas and a founding institution of the Texas Medical Center.



New savings, free student loan consultation offered by Laurel Road

ADA members receive exclusive benefits when paying off student loans

BY DAVID BURGER

DA Member Advantage has announced an expansion of the ADA member benefits offered by Laurel Road, its endorsed student loan refinancing provider.

Laurel Road, an online lender and brand of KeyBank N.A. that has worked with ADA members since 2015, is offering members an exclusive, increased rate discount when refinancing their student loans.

"We're pleased to be able to offer this enhanced benefit to ADA members," said Bill Bulman, chair of the ADA Member Advantage board of directors. "This increase can actually lead to substantial member savings over the lifetime of a loan, considering the high amount of student loan debt carried by the average dental school graduate."

66

This increase can actually lead to substantial member savings over the lifetime of a loan.

- Bill Bulman

Another new exclusive benefit for ADA members is the offer of a free 30-minute consultation with a Laurel Road student loan specialist at GradFin. GradFin is a financial services company which, like Laurel Road, is a brand of KeyBank N.A.

Through a one-on-one consultation, the Grad-Fin student loan specialist will analyze a member's student loan history, review repayment and forgiveness options and help each member create a personalized plan.

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Alyssa Schaefer, general manager and chief experience officer at Laurel Road, said there have been seismic changes recently in the student loan landscape.

"Certain government programs have changed their qualification criteria in a way in which it may now make sense for dentists with significant student loan debt to pursue public student loan forgiveness or an income-based repayment strategy for at least part, if not all, of their road to paying off their student loans," said Ms. Schaefer. "GradFin has the expertise to help individuals decide which path makes the most sense for them with respect to their individual goals and financial situations."

James Wanamaker, D.D.S., a member of the ADA New Dentist Committee, was an early user of GradFin's services.

"During those immediate years after dental school, I did an income-based repayment program for my federal loans," he said. "What I would have been originally required to pay for my loans, I invested in over 350 hours of continuing education

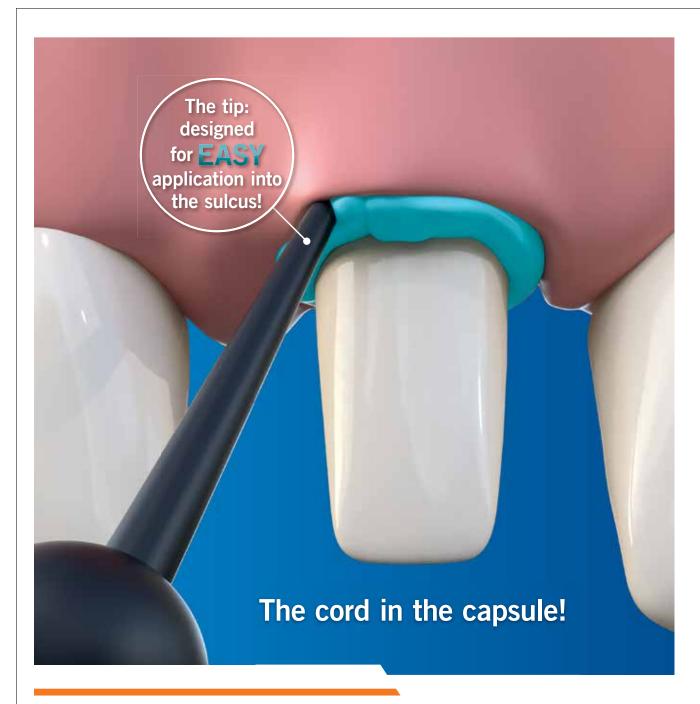
and saved the rest as a down payment on my practice. In 2021, once I had purchased my practice, I refinanced my student loans with Laurel Road. Becoming a practice owner created a steady income stream, allowing me to pay off my loans faster than if I stayed on the 20-year income repayment plan."

Chris Walters, founder and CEO of GradFin, acknowledged that the repayment of student loans can be complex.

"We take pride in helping dentists become more informed and [able to] identify savings opportunities," said Mr. Walters. "ADA members who decide to pursue public student loan forgiveness or income-driven repayment programs may want assistance in ensuring they are making the correct payments, retaining the correct documentation and filing the correct paperwork with the government. That is where a longer-term relationship with GradFin might be desirable."

To sign up for the free 30-minute student loan consultation and start exploring their options, ADA members can visit laurelroad.com/adaschedule.

For more information about the student loan refinancing program, or Laurel Road's other endorsed mortgage lending programs for ADA members, visit laurelroad.com/ada.



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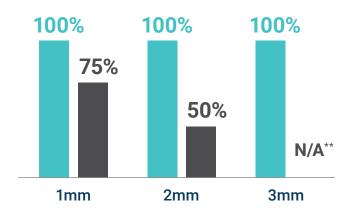
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