

MDA Insurance and MDA Services: Your One-Stop Partners in Practice Success!

For Michigan dentists, running a successful practice means more than just clinical excellence. It requires strategic support in risk management, employee benefits, financial efficiencies, regulatory compliance, and overall practice profitability. And since 1986, MDA Insurance and MDA Services have delivered precisely that support to MDA members.

Founded nearly four decades ago, MDA Insurance and MDA Services were created with a singular mission: to deliver tangible, money saving value to MDA members and generate non dues revenue to support the association.

MDA Insurance is a specialized insurance agency tailored specifically to you and your team. It provides a wide array of plans — from professional liability to health, life, and disability, and personal lines like auto and home. MDA

Services, on the other hand, offers vetted programs and services, all endorsed by the MDA itself and designed to save you money and time searching for quality, trusted vendors. Your MDA membership unlocks access to these specialized insurance and services programs, as well as exclusive savings from each MDA-endorsed vendor, plus group savings and enhancements to insurance products. These savings help you offset dues and reduce practice overhead — making membership financially advantageous. In addition to the benefits these programs give you, they also benefit the association as a whole. When MDA members utilize endorsed vendors via MDA Services, the association receives royalties that fund broader initiatives benefiting the field of dentistry — such as continuing education, advocacy, and professional development efforts.

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Recoup your membership dues

by using MDA Insurance and MDA Services programs. Visit mdaprograms.com, or scan the QR code to get started!

Get a 10% discount on your professional liability insurance with MDA Insurance.

Increase insurance collection in a life-changing way. One practice gained **\$360,000 revenue annually** by working with PPO Negotiation Solutions for insurance fee negotiation, participation optimization, and credentialing.

Get CE and another 10% professional liability premium discount for three years when you complete the Risk Management class.

Save **\$21,029+ annually** with MEDVA's remote dental staff – reducing your salary and benefit expense by more than 60% compared to hiring in-house.*

Pay less for better health insurance coverage through the MDA Health Plan. Enjoy greater premium stability with lower increases than the small group and individual markets. Gain access to extra benefits like fertility and doula coverage.

Save **\$7,206** when you use iCoreConnect's full platform of MDA-endorsed programs to enhance your practice's efficiency, profitability, and HIPAA-compliant security.

Reduce your workers' compensation premium with the endorsed plan through Frankenmuth Insurance; MDA member rates have never been lower.

Put **\$6,671** annually back in your pocket when you switch to Best Card for credit card processing.**

Enjoy MDA discounts on your home and auto coverage, along with multi-policy savings.

Save about **\$2,300 on your average spend of \$6,655** (about **34%**) when you shop at TDSC.com for dental supplies. ***

Congratulations: You've already saved over **\$40,000** using just a few of the 75+ MDA Insurance and Services products!

*Based on an average Michigan dental front desk receptionist rate of \$19.86 per/hr. indeed.com.
**Based on savings comparisons performed in 2024.
***34% is the average savings members realized in 2022.



MDA Insurance and MDA Services (Continued from Page 40)

What MDA insurance offers

Think of MDA Insurance as your dentist-run insurance agency, with a staff dedicated to one goal: serving you. Here's what MDA Insurance offers:

MDA Health Plan. The MDA Health Plan is a self-insured group health plan administered by Priority Health. Exclusively available to dental practices — members, families, and staff — it includes a wide selection of plan designs, including HSA qualified, PPO, Family Focus, and Living Fit models with fertility, gym, and hearing bene-

fits built in. Multiple plans (up to three) can be offered to staff, and new groups can join at any time.

The MDA Health Plan's combination of defined benefits — such as vision care via VSP, fertility benefits, wellness perks, and flexible plan designs — are rare in small group coverage, especially when tied into top-rated networks via Priority Health.

Life and disability plans. MDA Insurance offers both group and individual life and disability insurance, including business overhead coverage, long-term care, and disability for students and staff. These insurance plans help safeguard both your personal and professional future.

Medicare help. MDA Insurance's Medicare Advisory Service is a free one-on-one resource for members, their spouses, or employees who are researching, aging into, or are eligible for Medicare. At this time of transition, most people desperately need someone to help them sift through and understand the differences, complexities, and restrictions surrounding Medicare and their health coverage options. MDA Insurance can help analyze specific situations to help decide when and how to transition into Medicare parts A and/or B, and objectively present a variety of options to maximize coverage and minimize your out-of-pocket costs.

Auto, home, and umbrella insurance. Your membership unlocks discounted rates for auto and homeowners' insurance through established Michigan carriers. Plans extend from standard personal policies to RVs, antique cars, boaters' insurance, snowmobiles, and umbrella liability policies (from \$1 million to \$5 million).

Professional liability insurance. The Dentists Choice professional liability program is offered exclusively through MDA Insurance. The program features occurrence or claims made policies, HIPAA defense, licensure protection, staff liability, and risk management training (with a 10% premium discount and CE credits). All carriers partnered with MDA Insurance are A-rated.

In addition, MDA Insurance offers workers' compensation coverage, data breach and cyber liability coverage, and practice property and building insurance, all designed to protect your practice from unexpected losses or claims.

For the full listing of what MDA Insurance and MDA Services offers, see the chart on Page 41.

What members are saying

Here's what some of our members have to say about their experiences
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Why Are MDA Insurance and MDA Services So Important to You?

MDA Insurance and MDA Services are not just add-ons — they're an embedded part of what drives membership value in the Michigan Dental Association. From comprehensive insurance packages to practice optimization tools, from compliance and technology to staffing and financial benefits, this dual entity supports virtually every aspect of practice and personal livelihood for dentists in Michigan.

Dental professionals often see dues as a fixed cost. But the MDA flips that narrative: Membership actively returns value through cost savings, risk mitigation, and operational support. Using the MDA-endorsed suite can easily offset dues — and in many cases, deliver a net positive benefit.

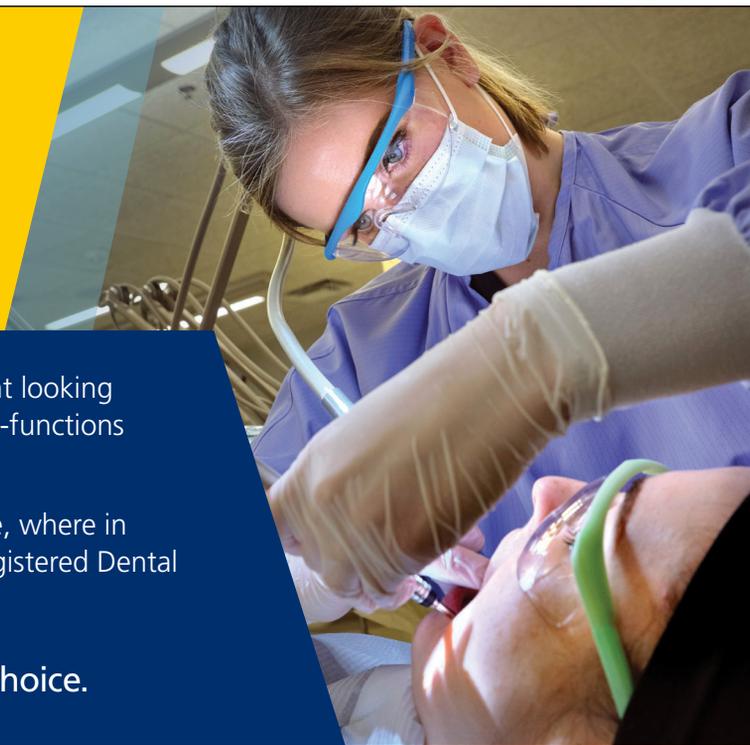
By offering exclusive, member-only pricing and longstanding, dentist-led programs, MDA Insurance elevates the reliability and relevance of coverage. By negotiating vetted third-party services through MDA Services, the association helps practices grow more efficient, profitable, and competitive.

For any MDA member — whether a student dentist just starting out, a solo practitioner managing staff, or a longtime practice owner planning the next phase — their membership value is multiplied in impact by engaging with MDA Insurance and MDA Services. In today's complex regulatory, financial, and health care environment, having a trusted, streamlined partner that truly understands dentistry is not optional — it's essential.

For more information about MDA Insurance and Services, visit mdaprograms.com, or call 800-860-2272.



GRCC is looking for Dental Assisting students.



Dentists, do you have a Certified Dental Assistant looking to enhance their skills and become an expanded-functions Registered Dental Assistant?

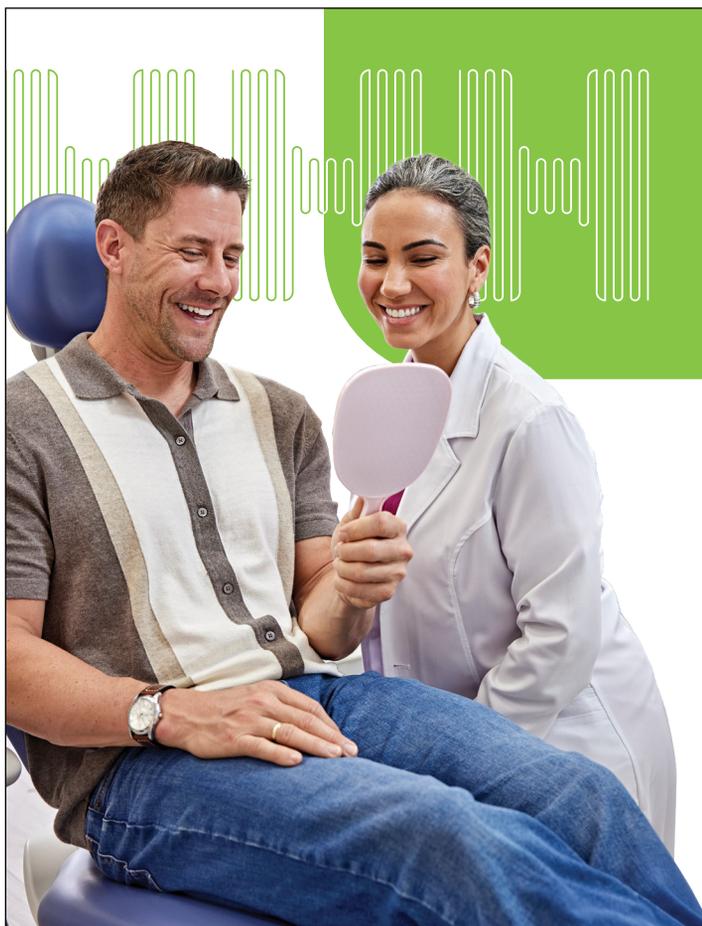
Refer them to Grand Rapids Community College, where in one semester CDA's are prepared to become Registered Dental Assistants (RDA).

GRCC | West Michigan's Best Choice.

For further information contact:

Amy Brannon, Health Admissions Coordinator
amybrannon@grcc.edu | (616) 234-4348

Jamie Klap, Dental Auxiliary Program Director
jamieklap1@grcc.edu | (616) 234-4240



Your neighbors are looking for a dentist We'll introduce you

Humana is expanding in your area, and more patients are looking for in-network dental care near you. Want in? Joining our network is fast and easy, and with a single point of contact, it's even easier to get support once you're in.

Visit [Humana.com/memberfinder](https://www.humana.com/memberfinder) or scan the QR code to find out how many Humana members live near your practice.



Humana

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Expertise that Matters for Michigan's Dentists

Kerr Russell has the legal insight needed to manage and grow your practice. Contact Daniel J. Schulte for MDA member rates at dschulte@kerr-russell.com.

kerr-russell.com

Grow Your Voice.
Find Your Purpose.
LEAD the Future.

Great leaders aren't born — they're built. The **MDA LEAD Program** helps you discover the leader within.

Through expert coaching, real-world experience, and a powerful peer network, you'll gain the tools to lead with confidence, clarity, and heart.

If you're ready to grow — not just in your career, but in your impact — **LEAD is where it begins.**

Applications open now.
Deadline: December 3, 2025



Apply Now

MDA Insurance and MDA Services (Continued from Page 42)

with MDA Insurance:

• “I use MDA Insurance for car insurance, home insurance, umbrella insurance, we have a malpractice policy, and all of those are administered through MDA Insurance. It’s super, super nice to have a point person who is extremely responsive, knows what I and other dentists go through, and that I know is really looking out for me. Not only for the best insurance policies that exist out there, but also just in general with the things that I go through as a dentist and a young professional in day-to-day life.”

—Dr. Riley Schaff, Ann Arbor

• “Three years ago, my wife was air-lifted off a trail. When I got that phone call, I didn’t have time to check in with MDA Insurance. But one thing I never had to question was that the next day, if something were to come up, it would be taken care of. Along the way when we made the phone call to MDA Insurance the team said, “Don’t worry, we have your back.”

And that’s the way it’s been. It really puts your mind at ease when you don’t have to worry.”

—Dr. Todd Christy, Berrien Springs

What MDA Services offers

MDA Services orchestrates a broad suite of endorsed vendors and programs aimed at operational efficiency, compliance, personnel, and profitability — all negotiated for MDA members.

These include financial solutions such as:

- CPA, investment advising services, and pre-tax benefit solutions.
- Equipment and practice loans and student loan refinancing.
- Credit card processing, patient financing, and debt collection.
- Insurance fee negotiation, participation optimization, and credentialing.
- Embezzlement protection and investigation services.

Staffing solutions from MDA Services include dental virtual assistants and temporary in-house staffing.

MDA Services can help you with regulatory compliance, including:

- Dental gas services.
- HIPAA, OSHA, and OIG compliance.
- Interpretation and translation services.
- ePrescribing and HIPAA-compliant email.
- Tech hardware, IT, and software solutions include:
 - Computers and hardware.
 - Technology implementation and managed IT services.
 - Website design and digital marketing.
 - Cloud backup and Practice Management Software.

• Software for dental billing and claims, insurance verification, medical coding, and practice analytics.

Other MDA Services include real estate assistance, including purchasing, selling, leasing, start-ups, new construction, lease renewals, and expansions. MDA Services also offers discounts on dental and office supplies and metal refining, travel discounts, and even serenity imagery on TV for dental offices.

It’s a long list of benefits for you as an MDA member!

Best value for you

All told, the programs offered by MDA Insurance and MDA Services really do add tremendous value to your membership, and in this economy, that’s critically important. Of course, depending on your practice situation you may not need to take advantage of every MDA-endorsed program, but odds are that you’ll find many of them well worthwhile.

So, take a look at what’s offered. Get more information as needed by visiting mdaprograms.com or by calling MDA Insurance and MDA Services staff. The big takeaway: These programs were created to help you, the MDA member. Taken together, this is a value you can’t get anywhere else, so be sure to take advantage of these excellent, exclusive MDA member benefits. ●

Why I Choose to Use MDA-Endorsed Vendors

By Margaret Gingrich, DDS
Former MDA president

Why do I choose to use the endorsed vendors at the MDA? First of all, I don’t have time to sit there and vet every program that I use in my office. The MDA does that for me. I know that there is a group of dentists checking out any of the services that I use, and I know that if I don’t like the services of an endorsed vendor, I have a place to go back to and say, ‘Hey, I need help with this company,’ but I’ve never really had too much of an issue.

MDA Services programs have helped me save money, helped me with exceptional service, and I just love using MDA Services for that reason. I know that it has paid my dues by far, way over, and that’s worth it. And it’s also reduced dues for most of our members in our state who are paying in. It helps us keep our dues reduced.”



Gingrich