Fulfilling Iowa’s Need for Dentists

Powerful Partnerships Across Iowa

Presentation Objectives

- Participants will learn more about the FIND (Fulfilling Iowa’s Need for Dentist) program that creates a powerful recruitment tool for rural Iowa communities to attract and retain a dentist, which helps maintain health care access within the community and drives economic development.

- Participants will be provided with a variety of unique partners, programs and resources that enhance and/or compliment the FIND program.
Since 2008
A Partnership of Collaboration

Deb Hoyle, Office of Iowa Practice Opportunities
- Liaison with Students, University and FIND
- Leads the Student Mentor Program
- Assists with Identifying Vacancies & Dental Shortage Areas
IADG History & Overview

Electric Cooperative Service Territory
IADG Partners & Services

- Electric Cooperatives & Municipals
- Independent Telephone Companies
- Services
  - Incentive Financial Packaging
  - Site & Building Location Services
  - Project Management & Technical Support
  - Existing Business & Industry Outreach
  - Marketing Support Efforts / 5-Points
- Accomplishments & Projects
  - Projects / Jobs / Capital Investment

Connecting Points

- Recognize the Importance of Good Health Care in Rural Iowa for Business & Industry.
- Business & Industry Needs Your Services
- Dental Practice Sales, Retirements, Transfers & Closures
- Incentives, Business Financing & Available Space
- Community Preparedness & Marketing
- Coaching & Support
All Iowa Dentists
Age Distribution Comparison
1997-2011

Source: Iowa Health Professions Tracking Center, UI Carver College of Medicine, December 2009

DISTRIBUTION OF IOWA PRIVATE PRACTICE DENTISTS
Age Extremes

*First figure is age 25 & under/Second is 62 & older/Third is total dentists in county

Source: Iowa Health Professions Tracking Center, UI Carver College of Medicine, December 2009
The Delta Dental of Iowa Dental Education Loan Repayment Program

- **Overview**
  - Grant funds are tax-exempt
  - Full-time dentist in one of the Delta Dental designated shortage areas
  - $50,000 over a 3 year period / $100,000 over a 5 year period

- **Ongoing Requirements**
  - 35% patient load allocated to underserved patients
  - Underserved patients include uninsured, Medicaid, people with disabilities, elderly, nursing home residents, refugees, homeless, indigent, etc.
The Delta Dental of Iowa Dental Education Loan Repayment Program

**Qualifications**
- Must have at least $50,000 / $100,000 in educational debt
- Must be fully trained, licensed (or in the process) and good standing with the Board of Dental Examiners
- Ownership position in a private practice that is in a designated applicable county

**Application**
- Application and instructions located on [www.deltadentalia.com/publicbenefitprogram](http://www.deltadentalia.com/publicbenefitprogram)
- Competitive $50,000 LRP – only 1 award provided (3 yr commitment)
- Must be in the process or have received your Iowa Dental license
- Application is due May 1, 2013
The Delta Dental of Iowa / FIND Dental Education Loan Repayment Program 2012 - 2013

- Current State Appropriation – 2 slots available
- Up to $100,000 award – repayment of dental education debt (w/community financial commitment of up to $25,000 to the program)
- LRP commitment of 5 year period
- Must meet the Delta Dental program qualifications and at a minimum the ongoing requirements
The Delta Dental of Iowa / FIND Dental Education Loan Repayment Program 2012-2013

- Must have a state license before June 15th, 2013
- Can apply when the DDIA / Community Foundation of Greater Des Moines community agreement is signed with all parties
- Non-competitive award

Delta Dental of Iowa Loan Repayment Recipients 2003 -2012
Why Rural Iowa?

Its Opportunities, Assets, Advantages

Tangible and Intangible

- Practice Opportunities
  - Return on Investment
  - Low overhead costs
  - Affordable/dedicated workforce
  - Low to no employee turnover
  - Little to no competition for patient loads
Why Rural Iowa?

- **Community Assets**
  - Willing business partners found in local government, utility service providers, and others – financial incentives to aid investment in existing or new practice
  - Banking assistance – bankers who know you and care about your business
  - Leadership opportunities in community organizations and institutions

- **Family Advantages**
  - Community leaders sensitive to spousal considerations
  - Great school systems
  - Housing assistance and affordability
  - Safety
  - Sense of place
  - Short Metro Distances
Examples of Community Incentives

Among Others
- Signing bonuses;
- Low interest loans; (RLF / USDA / other)
- Facility purchase assistance;
- Financial assistance for leasehold improvements;
- Existing Practice Purchase Support;
- Community Visitation / Interview Expense Reimbursement;

Examples of Community Incentives

Continued -
- Employment assistance for spouses;
- Housing assistance;
- School integration assistance for children, and
- Delta Dental / FIND Educational Loan Repayment!
Success Stories

Dr. Maria Fuller - Corning, IA

Placement Highlights:

- Conducted bus tour of the state (Fuller Bus Tour)
- Chose Corning for Many Reasons
- City, REC, and USDA partnered to make offer.
- Thriving practice, (evening hours) has become community leader, AND...
- Plans to stay in rural Iowa until she retires!

Dr. Maria Fuller

Dr. Fuller: “If you want to be busy in your practice, go to rural Iowa!”

Beth Waddle*: “This was not a textbook method, the project happened by the nature of the unique local leadership of Corning.”

*Adams County Development
Dr. George North  
Dr. Travis Harbaugh  
Allison, Iowa

Placement Highlights:
- Mentor Arrangement  
- Succession Management  
- Building Customer Base from Dr. North  
- Hometown Area  
- FIND Recipient  
- Local Foundation Match  
- Other Incentives

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Dr. Louie Ching – Sac City

Placement Highlights:
- Native of the Philippines  
- Had considered Nebraska, BUT...  
- Decision to locate based on the quality of life in rural Iowa for his family  
- FIND Recipient  
- Other factors included-affordable housing, daycare services, and job opportunities for Mrs. Ching
Dr. Louie Ching

Dr. Ching: “I chose Sac City because of its openness and welcoming attitude. The local leadership was very accommodating and openly concerned about my wife’s needs in locating to Sac City.”

Shirley Phillips, Sac County Development:
“Spin-off you don’t think about - having a dentist in the community prevents retail leakage.”

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Dr. Charles Lee - Fayette, IA

Placement Highlights:
- Dr. Lee’s Desire for Rural Iowa Practice Ownership
- Community Engagement
  - County, City, & College Leadership
- Retiring Dentist; Available Facilities
- Motivated Partners
- Dr. Lee Became FIND Recipient
- May consider USDA Financing in the Future
Dr. Kirstina Gratz - Bloomfield, Iowa

Placement Highlights:

• Renting Space
• FIND Recipient
• Local Revolving Loan Funds from REC
  Helped the project with new equipment
• May consider USDA financing in the future
• IADG assistance with application

** Project FIND Reaches $1 Million Mark

Bloomfield, Iowa
Davis County

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Dr. Larry Spray – Panora, Ia
University of Iowa Graduate
June, 2012

The Path of a Dental Student to Rural Iowa Dental Practice Placement:

• Timeline: May to September
• EARLY Dialogue with Hoyle / IADG
• Introduced to Downing Construction
• Toured other Practices
• Decision to partner w/Telco Partner: USDA
• Contract with Downing for Panora Project
Dr. Larry Spray
Panora, Iowa

Placement Highlights:

• New Practice, Developer: Downing Construction
• Telco Partner / USDA Application in Process
• Working in other practice for early income

New Partners: Downing Construction

• Great History / Proven Record
  • 40 Locations in Five Years
• Partner for the Future
• 17 Point...Plan of Action
• Debt Financing
• Path for Ownership

Downing Construction and Patterson Dental have created a “turn key” approach that is working across the state.
Downing Action Plan for “Turn Key” Operation...

• Vision
• Feasibility Study
• Site Selection or Remodeling
• Financial / Legal
• Design
• Planning & Zoning
• Technology through Patterson
• Cost Analysis
• Construction
• Accounting Services

• And Much More...

Planning / Consultation
Drawings / Estimates are all free of charge prior to construction.

FIND Partners & Resources

• REC & Telco Revolving Loan Funds
• USDA Rural Development
  • IADG / Ripple Effect History
• Community / County Foundations
• Local Banks
• Development Groups
• Tax Experts
How to Engage with FIND Partners

For Delta Dental of Iowa Dental Education Loan Repayment Program—

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(515) 261-5559

Beth Jones, Public Benefit Coordinator 
bjones@deltadentalia.com, 
(515)261-5591
How to Engage with FIND Partners

For Community Assistance--

Rand Fisher, Iowa Area Development Group
rfisher@iadg.com, (800) 888-4743

Bruce Hansen, Iowa Area Development Group
bhansen@iadg.com, (800) 888-4743

Sue Cosner, Ripple Effect
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Practice Opportunities in Iowa --

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Dental Demographics and Economic Research
of Iowa's 99 Counties

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