

## **Ep #93: Taking on Corporate Competition and Managed Care Insurance with Dr. Scott Leune**



### **Full Episode Transcript**

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**Dr. David Phelps and Evan Harris**

**[Dentist Freedom Blueprint](http://www.DentistFreedomBlueprint.com) with Dr. David Phelps and Evan Harris**

## **Ep #93: Taking on Corporate Competition and Managed Care Insurance with Dr. Scott Leune**

Scott: When we build a practice at Breakaway, we use corporate advantages. We have low equipment costs, low supply costs. We have data mined credit card payment information, patient data, demographic data, and I could tell you exactly where to put a practice if you expect to hit \$1.3 million by year two.

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David: Good day, everyone. This is Dr. David Phelps, CEO and founder of the Freedom Founders Mastermind Community and your host today on the Dentist Freedom Blueprint Podcast. I am really excited and really honored to have a gentleman, a dentist, who I've been following for quite some time. He is well-known in the arena, really making great strides in a lot of areas, and teaching a lot of dentists how to better position themselves over the changes in our industry in the future. My guest today is Dr. Scott Luna. Scott, are you there?

Scott: I'm here, yeah, thanks for having me on the show. I'm excited to be here.

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David: Scott, great to have you. Thanks for your time today. Let me give our audience a little bit of a background. For those who have not heard of you, Dr. Scott Luna graduated from the University of Texas Health Science Center School of Dentistry in 2005. His dental career began with three startup practices in San Antonio, which grew to 80 staff members, ten dentists, and a call center in a very short time period. These practices continue to average a combined total of over 700 new patients per month and were all managed by Dr. Luna working a mere four days per month. In 2011, Dr. Luna started seven practices in the Dallas, Fort Worth area, opening them within a two-month time span. Over the last four years, through the breakaway affiliate program, Dr. Luna has helped build approximately 80 startup practices nationwide.

In the last eight years, Dr. Luna has lectured thousands of dental professionals and executives, sharing his proven systems, marketing, and practice design, waiting to consistently sold-out seminars. He's been featured in numerous dental publications, enlisted as the most-subscribed-to person on Dental Town, which is the premier online dental community. Dr. Luna has also created and grown Breakaway Support Services, an affiliate program to include over 270 practices nationwide, adding several more each day. He has continued to redefine Practice Management as the leader and expert in profitable dental practice systems to maximize success.

Scott, I might add that I know that you're a father and a husband, and a father of four. Your children are ages, is it one on up to ... What's your oldest, right now?

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Scott: Seven year old, nine year old, I got a four year old, and then we just had a baby two-and-a-half months ago. Four kids and jeez, that was a long list of stuff. I got tired just listening to everything I've done.

David: Here's the thing. We're going to talk about how you see the best way for our colleagues in dentistry to position themselves for whatever their vision is in dentistry, whether they're coming out of school today, many of them with lots of school debt. Those that are in mid-career, or those that are towards the end of their career. Many are very puzzled, confused, they're uncertain about all the changes going on and we have a lot of competition in the corporate roll-ups and consolidations. We know that PPO-managed care has made greater inroads into dentistry. You seem to be taking this on. You've been taking on what's called the competition head-on, right in the bull's eye, right between the eyes, and a lot of people are afraid.

Let me ask you first, Scott, where did you gain your business acumen because what I know about you, what you've told me in the past is that before you got into dentistry, you were a musician, which is obviously another whole side of you that, hopefully, you still keep up with. But where did the business acumen come from? Did you go through some MBA course or did you take classes in school before you became a dentist? Where did you become knowledgeable about finances and management and leadership?

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Scott: Yeah, I went to school thinking, I just want to be a general dentist. I want to do great work. I want to live close to my practice. I want to retire when I'm 60. My senior year of dental school, I started reading a bunch of business books, over a hundred business books and self-educated, and decided I wanted to do a startup right out of school. I didn't learn my business lessons by going to some sort of formal school for business. What happened is my startup grew so fast and I added dentists by month six, I had four dentists within a year, I added a second and third practice, and every time we added a dentist or added a practice, things just broke down.

The lessons I learned were learned in a very painful setting of growing and breaking and growing and breaking, and that's how we learned, for example, the better way to schedule patients, or the better way to handle a phone call, or the better way to market. When you see 700 new patients in a month between three locations, very quickly, everything breaks down the common way of doing it. We had to find a more efficient, almost corporate way, but in a good sense, when I say corporate, corporate way, a scaled way, a more best practices way of running my dental practice so that now it's at a higher level of business management. That's how I had to learn everything is by failing.

David: What you're saying is and it sounds to me like, if I were to ask you to describe your personality, you're a little bit of a risk-taker. I would say, at least, to most of the dentists that I know who are conservative by nature, careful, measures three times before cutting once. I'm not saying you're cavalier at all, but I'm saying you stepped out, you said, you know what, I'm going to try

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some things, and I don't expect everything to work right out of the gate, but I'm going to learn from making some mistakes, by trial-and-error. Is that the way you look at life, in general?

Scott: That's how I was when I started these practices. If I look at the lessons I've learned and look at myself today, where I'm at now is I kind of define risk differently. Back then, it was risky to start a practice because I had never done it before. Today, when I look at things that are risky, I will call something risky if I don't have a plan of monitoring and fixing things. Opening a practice to me, today, is not risky for us because we manage it properly. We look at the finances, we look at the systems, and the business, and the patient flow, and the clinical quality, and so if something goes wrong, we see it immediately and we just fix it.

Risky, to me, is doing something without the knowledge to do it and without the auditing, the oversight it takes to make sure you're healthy. That's risky. Yes, back then, I was a little cavalier. Today, everything's calculated in a very controlled environment and I'm a little paranoid about quality, but we make large moves when we know we can measure the quality and the results accurately. To the outside, that might look risky, for us on the inside, it's not risky because we're keeping our eyes open.

David: Scott, one more question about building success, as I believe you truly have done, and then we'll get into the heart of the discussion today and the topics. How do you see yourself as a leader because we both know, and other people that we've studied, people that you've studied that have built and been

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successful through different dynamics of the economy, marketplace, don't do it all themselves. You have to surround yourself with great people. You have to become a leader. Again, is that something that you feel like you have some natural ability about you along with what you studied, or was that, again, a little bit trial-and-error, when you were first getting started?

Scott: There's not much that I've got that's natural ability. No, I wasn't just coming out the gate as a great leader, and I don't even think I'm a great leader now. I'll tell you, I look at the leadership and when people talk about you've got to have great people around you, I really look at that in two different ways. Number one is, I do what is right, what is ethical, I do the right thing every time. I don't veer away from that. You will never see us bend a rule or get close to the edge of what's ethical or not ethical, and that gives a great example to everyone else that's working in my company or my companies to do the same, and in turn, gets me respect and gives me influence over my team to always do what's right. That's very important.

I think it's much easier to find great people than it is to be a leader who can give something to a great person to do. What I mean by that is, it's very easy for me to look back when I just had one dental practice and saw that I was overwhelmed trying to see patients and manage five people all at the same time. I look today and the path I've taken, and gosh, I'm managing I don't know how many hundreds of people, and I don't even know how many hundreds of locations, and I actually spend less time now than I did back then. It has to do with my ability to peel away everything that's not that important and to have the



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things that are left over that are really important to manage have a very structured, simplistic, disciplined way of looking at that when I need to look at it.

It takes one minute of my time to make a decision that ultimately takes people maybe an hour or two, or a day or two to do. I took two days of work and made it one minute, and to build that path is challenging. I think people on the outside say oh, he must have great people. I do, but just because I have great people doesn't mean we're done. You have to build that path to be able to make a decision and watch it actually get done without your two hands doing it.

David: I think a lot of people should go back and listen to what you just said again because I think that's very, very key and it really merits some additional study for those who aspire to build a better business model. Let's talk about that, Scott. Today, you're definitely focused more on the business of dentistry, but as you said and I know from other people I've spoken with, you're a man of high integrity and the value that you want to create for each and every patient is very, very high. You're focused on the business, you're not so much performing dentistry yourself anymore, is that correct?

Scott: That's correct. Today I'm not. A few years ago I was and I loved being a dentist, but the reality is that what we're trying to accomplish here with our goal, it doesn't make a lot of sense for me right now to be treating patients. I must add to that, I am one of the docs that says we must do what's best for patients and for clinical quality before all else, so yes, I'm on the

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business side, but at heart, I'm a dentist that's concerned most with clinical quality. It's important that the business processes supplement high quality on the clinical side and that the business processes don't taint or compromise what's going on with clinical quality and doctor autonomy. That's the heart at what I believe and what our company acts on.

David: Through your Breakaway Practice seminars, is that for doctors or dentists who want to be more like you and do less clinical dentistry and have more of a business? Or how would you define the doctors who come to you that are moving forward with studying under you?

Scott: When you learn proper business systems and you learn how to do it quicker without a bunch of the BS that a whole lot of the consultants try to tell us we have to do, if you just get to the heart of the matter and are told and shown exactly how to do something, and you see it doesn't take very much effort to do it well, all of the sudden, you've got a lot of choices on what kind of dentist you want to be. Do you want to be more focused on the business or not? Do you want to have one practice or ten? No, the dentists that come to the seminar don't come to the seminar to manage 300 practices.

I'll tell you, we probably have different buckets of dentists. We've got the dentist who's extremely successful and they are just searching for an easier way of doing something or for another level of success. The second kind of dentist that comes and they're maybe early on in their career and they're trying to figure out, do they want to start a practice, do they want to buy

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one, how are they going to manage it? Then we've got that entrepreneurial dentist that's coming and saying look, I'm successful but I want to have multiple locations. We've got the younger guys, the mature guys, and then the entrepreneurs. All three of them come and everything we teach is best business practices without compromising clinical care.

David: Great, all right. Let's look at the trends that we see in dentistry today and trends that you've picked up on very, very early and made a definite decision on the direction you would take. The big concern that I hear every dentist talk about, wherever they are in their career today, is what I mentioned earlier, was the corporate clinic consolidations, the roll-ups, and more and more intrusion of managed care. First of all, Scott, is that the trend we'll continue to see in both areas or will there be some equilibrium at some point? Or will there be push-back by consumers against these? What should dentists sense they're going to see over the next five, fifteen, twenty years in that regard?

Scott: From a dentist's perspective, this is a huge trend in corporate dentistry in how we define that, coming into dentistry and changing the landscape, and I think that's permanent. To the business's perspective, this is an equilibrium. Where we had an industry that was run by a bunch of mom-and-pop shops, not necessarily doing things well and charging a lot of money, and now it is equalizing to be more of a balanced approach where we have mom and pops plus we have the corporate side all coming together. Yeah, being a dentist on the sideline, we see oh, my god, there's this massive shift and will it ever go back to the way it used to be? I don't think it will ever go back to the

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way it used to be, but there's opportunities. There's tremendous amount of opportunities in this shift if we understand the shift better and if we don't respond, then we will likely be worse off year after year after year.

This change has really caused a lot of dentists to feel negatively about what's happening and I believe that there is definite room for that. To a lot of dentists looking at this, this change is not a great thing for them, it's a negative thing. I would also say that when you understand this, and you start seeing different opportunities, it doesn't have to be quite so negative. The sky isn't falling. However, it will fall for those docs that don't understand it. I hope that makes sense. I've got a lot of information and insight onto what exactly is happening, and it's important to know this stuff.

David: Yeah, why don't you go through some of the trends and data that you have so we have a better sense for that, Scott.

Scott: Okay, well we've got a lot of pressures right now that are lowering the value of practices and lowering the profit margins of practices. We've got insurance companies that are lowering reimbursement rates, yet while ... Before I dive into this, let me say that right now the industry is polarized. You've got corporate and private dentists. You've got this polarization and so right now, the private dentists are seeing reimbursement rates lowered, while the corporate dentists are negotiating reimbursement rates up. The private dentists are seeing costs go up, while the corporate dentists are able to negotiate the costs down. The private dentists are having a hard time

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competing because the corporate docs, the corporate practices have massive marketing budgets. They've got data mining software telling them exactly where to open a practice. They've got MBAs managing the business operations. They've got call centers and billing centers, and tons of data on marketing. They even know the exact age and demographic income level of the perfect patient for them to market to. There's all this information, this data, these best practices that the corporate practices have, and the private dentists don't.

What's happening now is Wall Street is coming into dentistry, giving all the corporate practices a ton of money to grow because dentistry is very fragmented. These corporate practices are either building a ton of startups, like Pacific Dental Services, or acquiring a ton of practices, like Heartland, using all of the strengths of the corporate setting to their advantage, of course. While the private dentists are just complaining to each other about what is happening to them. Insurance, and fee levels, and marketing, and competition. This is all happening to them.

To make this speed up even more, now we've got dental insurance companies that now also have DSOs, they own DSOs. Dental insurance companies know where all the patients are, they know where all the practices are, and dental insurance companies actually have a hard time. There's mandates that they cannot distribute certain amounts of profit through the dental insurance side of their company. What we have is mega insurance companies with a war chest of money that are diving in and owning DSOs, and actually raising reimbursement rates for their own practices, as a legal way to

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put profits into those DSOs, so they can better distribute them to shareholders.

David: That's actually legal for them to do that? Apparently, it must be.

Scott: As far as I know, it's legal, and this isn't some little trend. These insurance companies ... I've spoken to some of the executives. They intend to have, each one of them that I've spoken to, intended to have DSO the size of Heartland and Pacific combined.

David: Wow.

Scott: These are mega plays that are happening right now from the dental insurance companies. It's also a hedge, if you think about it. If you lower the reimbursement rates to private dentists and you start having a problem with private dentists leaving, what better way to solve that problem then to own your own practices and just funnel the patients into the practices you own?

David: Exactly.

Scott: It's big changes happening right now.

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David: Scott, if I'm a private dentist ... We can talk in a minute about young docs mid-career and docs that are maybe towards the end of their career, and be more specific. If I'm a private dentist or I want to remain private, do I have to grow big enough that I have a big enough footprint in a certain geographic area that I do have leverage to negotiate? What are my options? Do I remain a solo doc? Do I need to have two or three docs under my practice? How best do you see dentists need to stay in competition with what's happening?

Scott: It depends on the path we choose. No solo doc that ends up having three or four practices is anywhere near the size to actually compete against this trend. That's not going to happen. We either have to join together as one large mega group and then maybe we can compete, or most likely the solo docs have to carve a segment of their market out that's just for them. The solo docs that don't desire to participate in what's changing, but merely want to build a fortress around them and not have to change, those solo docs would be best off having an immense amount of patient goodwill that they build up through excellent service, and they will be a mom-and-pop shop that will be surrounded by corporate chains, but they will have a loyal following of patients. When it comes time for them to sell their practice, their practice will not be worth that much money.

The extreme of that, so the extreme of the small practice boutique, high goodwill practice would be a dentist trying to build a regional chain. That chain is going to have to compete on the same terms as the corporate groups. That will be difficult, but there's definitely opportunity there, if you could do it faster, or better, or cheaper, than the corporate groups on a

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large scale, then you can also compete. It's the middle that's going to have the big problem. I'm a regular dentist. I take some insurances. I'm in an okay practice. My patient flow's okay. We do our best. We work four days a week. That dentist has a real problem on their hands with the trends that are happening. They may not have anything to sell when they're done. Once they get surrounded by enough corporate groups, the corporate groups aren't going to want to buy them. Their profit margins are going to be squeezed. They're not amazing at anything. That's kind of like the physicians that just retire and close up shop. They don't have anyone to sell to. It's the middle that's going to have problem.

What I'm describing here is the polarized industry, as we know it today. In private dentist or a corporate chain. For the record, my company believes that there is a middle that is the best of both worlds and we feel that is how private practice will survive best. I haven't described that. Without that middle, when it's just private versus corporate, the corporate guys are going to do extremely well and the private guys are going to be broken up into these segments, and their middle segment is going to suffer tremendously.

David: I want you to describe just a little bit, Scott, in what you've done with Breakaway Support Services. I'm not here to sell what you're doing, and you're a very humble guy, but I think it's important that we give a little bit more information to what you're doing, in case some of our listeners think hey, I want to take a next step and see what Scott Breakaway are putting together so I might be able to remain private and have another alternative.

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Scott: I'll try to talk about it some, but I hate getting on podcasts and it feels like an hour-long sales pitch. I'm sensitive to that as a dentist, and we're not going to make that this about my company either, but let me just tell you, there's advantages that corporate docs have that private docs don't have. What Breakaway has done and continues to do is take all the corporate advantages and give them to the private dentist. I guess it would be better for me to describe those corporate advantages a little more.

David: Sure.

Scott: When we build a practice at Breakaway, we use corporate advantages. We have low equipment costs, low supply costs. We have data mined credit card payment information, patient data, demographic data, and I could tell you exactly where to put a practice if you expect to hit \$1.3 million by year two. Based on all of that data, we have a nationwide and we've spent a fortune building that software. The same kind of software Starbucks has and McDonald's has, so they know where to put a location. That kind of represents a development infrastructure. The benefits that you have in place to go build a practice, the relationships with real estate companies, and the software, and the demographics, and the pricing benefits. We have all of that. Then, when you have a practice open, you've got all these other advantages corporate groups have that I've mentioned a few.

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Higher reimbursement rates from insurance companies, but there's also best practices. I could tell you, if you send out a specific email to a patient two days before you call them to bring them back into the hygiene schedule because you're overdue. When you add that email first, you increase your patients that actually schedule by 54%. That's the kind of stuff the corporate practices know that the private dentist doesn't. I could tell you that if you call patients back if you miss their call, and you actually calculate how much it costs to do that, it's \$34 per new patient scheduled. 34 bucks, that's the cheapest way to bring in a new patient, is to actually call back a missed call. The corporate groups have call centers that can do that. They have software. We have software. If a patient calls a dental practice we support and we answer that phone at our call center, our software will compare that phone number coming in to the practice and see it's a new patient and then route it to the highest conversion schedulers first in my call center so that we have double the national average of conversion.

The corporate practices have very low missed call rates, but a private dentist has a 38% missed call rate. Friday, so today's Monday for me. Friday, our missed call rate was less than 1%. These operational advantages that the corporate groups have through technology, through call centers, billing centers, I didn't even talk about marketing, that we also have at Breakaway, and of course, they're growing practices like crazy and of course Breakaway is too with these corporate advantages. That's kind of a second big piece and we have them and the corporate guys have them. If the private doc can tap into that, they can compete with corporate guys.

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Of course, what we haven't talked about is the practice valuation ...

David: Right.

Scott: And how you fund practices. Breakaway, we have a war chest as well. We are funding dentists and funding practices and partnership with them. We intend having dentists liquidate their practices or their shares, when they're ready to hang it up or if they're entrepreneurial, if they want to do it earlier. When you look at practice valuations, a typical mom-and-pop practice sold to another dentist might be worth 65% collections. A better way of saying that, it's worth two to four times EBITDA, earnings before interest, taxes, depreciation and amortization. A million dollar practice might be worth, let's just say \$650,000. When Aspen sold, they got around 14 times EBITDA, so that same million dollar practice, if it was an Aspen practice and nothing else, it wouldn't have been worth 650 grand. It was worth 2.8 million. Not only are the corporate groups having an immense amount of advantages and building practices and then operating practices, but the value of these practices is three, four, five times greater than if a private dentist owned that same practice.

David: That's because of the liquidity that Wall Street brings to the marketplace, correct, Scott?

Scott: That is correct. Wall Street's not going to go buy one practice at a time. They'll go buy a hundred practices at a time and they

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pay a lot of money for that. Capital's cheap right now. Wall Street's flush with cash. They love the dental industry. That's the whole problem. That's why it's polarized right now. It's Wall Street that loves profit and it's the solo dentist that loves clinical care and the lifestyle. No one's combined great clinical care with great profit, and that is our mission, of course. What we're trying to do.

David: Do I understand you correctly by saying that if somebody was utilizing the leverage that Breakaway Practice Support and Affiliate Services provides, one could enhance the value of their practice through the systemization and the leveraging of the negotiation with reimbursements, marketing that you have, data mining, call center, all those things would enhance that. Is the money still the same on the exit? Are you saying, are you providing an exit for certain practices that are affiliated with Breakaway?

Scott: All right, I'll spend a couple more minutes because I understand it's quite complicated and I'm not necessarily good at describing it, but let's put this into buckets. If a dentist has a practice right now and they would just like to grow it, they'd like some help on cleaning up their billing or they'd like some help getting more new patients with marketing, or getting their phones handled at a higher level. There is about 20 of those types of things Breakaway does and all are a la carte, month-to-month, and it's straightforward to look at it, and we could talk to someone about that. When they tap into those services, they grow. On average, by 23%. A million dollar practice that touches Breakaway in some way will grow to 1.23 million, okay? That's kind of one bucket. Whole list of little things that could be done

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for the practice.

David:      Okay.

Scott:      Then you've got another bucket that says I'm a dentist, I want to build one or more practices. Breakaway will help that dentist do it for years. Breakaway will also, depending on the company, Breakaway will also fund them and if an entrepreneurial dentist wants to have five or ten practices, Breakaway will help fund, build, and manage those five or ten. That's kind of a second bucket. Then there's that other bucket you alluded to, if you're a dentist that wants to sell a practice, now or in five years or even after five years, you're absolutely right. The same valuation methods that Wall Street gets, we have a path that is pretty straightforward that a dentist can get that same multiple. That doctor that has a million dollar practice does not have to sell for 650,000.

They can sell for a whole lot more than that if they are connected to the Breakaway platform because we are a hybrid. We are a hybrid between solo dentists owning their own practices and corporate advantages with Wall Street funding. We have found a way to have the best of both without the compromises of either. That's what we do. Of course, a whole bunch of dentists just come to our seminar where we give them hundreds and hundreds of pages of exactly how to run a practice. That might be the easiest way for someone to learn about us, but that's our company. That's about our company.

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David: Scott, very, very interesting. Thank you for sharing. Great insights. I think that anybody who is looking to figure out what direction to go in would at least do themselves a great service by doing a little bit more investigation to see what Breakaway has to offer. I know I'm interested. I'm out of practice, today, but I help a lot of doctors through creating wealth outside their practice. I'm very, very big on helping them create a value while they're still in practice, and that's something that you do so well. Thanks for your time today. I'd love to have you come out to one of our Freedom Fighters Mastermind meetings when have a chance, you're down in San Antonio. We're here in Dallas, so let's make that happen sometime. Can we do that?

Scott: I would love to, but I just want everyone to know, if we give a seminar, if we give a lecture, I want to give people step-by-step exactly what to do, exactly what to say on the phone, exactly what the emails should look like, exactly how to verify insurance better. Step-by-step, when you talk to us, when we're at one of your seminars or you're at one of ours, you're going to get inundated and you're going to be drowning in information, which is a fresh change from what typically happens in dentistry, so just anyone that's interested in learning more, just talk to us and know we're going to give you everything that you ask for.

David: Excellent. Dr. Scott Luna at Breakaway Practice dot com. Thank you so much, Scott.

Scott: Thanks a lot.

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