

**Ep #362: Vivek Kinra - Navigating the PPO Conundrum**  
**- Pain or Profit?**



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**Dr. David Phelps**

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Welcome to the Dentist Freedom Blueprint, a podcast about freedom—freedom from expectations of society and the traditional path to success that has been ingrained in us from our early years, I'm joined by mavericks, renegades, and non-conformers to discuss an anti-traditional path to financial freedom, freedom of time, relationships, health, and ultimately freedom of purpose. My name is Dr. David Phelps. Let's get started.

David Phelps: Good day, everyone. This is Dr. David Phelps of the Freedom Founder of Mastermind Community and Dentist Freedom Blueprint podcast. Today I'm looking forward to a conversation with a gentleman... well, this is the first time we're meeting really, virtually live, but I've known about him for quite some time. Many of you probably have too, but those of you who have not, I think you're in for a real treat today, as I have a chance to discuss and talk about really the evolvment of someone who's doing a lot in our industry. And that's Mr. Vivek Kinra. Vivek, how are you doing, sir?

Vivek Kinra: Doing well. Really looking forward to this.

David Phelps: So let me get a little bit of background. Vivek Kinra owns two very fast-growing and large dental insurance consulting companies. One is called PPO Profits. The other is Verrific. Profits works with dental insurances to negotiate better reimbursement rates for dentists as well as provides a software product to administer in office membership plans called Fee for Service Profits. Verrific provides a software based solution to verify dental insurance breakdown of benefits and patient eligibility. Vivek got his start in dentistry after he quit his corporate

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career as a vice president of mobile application development at a Fortune 1000 company based out of Chicago and started working at his wife's startup dental practice. That's where Vivek learned the ins and outs of the dental insurance world. Now with over 1000 dentists as clients, the dental community often looks to him for guidance and answers in all things dental insurance related. He's really become... Vivek, you've become the authority on dental insurance.

Additionally, I think what you bring to the conversation today... we'll talk about what the companies do, because I think that's important, but I also want to talk about the fact that you really have a lot of experience in building companies in a relatively short period of time, which is something I think anybody, no matter where you come from, whatever size your business, you want to do it better. You want to build it... you want to do something with it that allows you to evolve, elevate and everybody has their own ideas. So you speak a lot about transitioning from a solopreneur to a true CEO of multimillion dollar companies. I love that. And I think it's interesting that your experience in dentistry started out of you, I guess, looking over the shoulder or being a little bit embedded in the startup of your wife's practice. Take us back there. What year was that?

Vivek Kinra: 2017, April. And I have been thinking about that for a while. In fact, I remember I watched Dr. David Abernethy at a mid-winter session that he did, and I was still working at my corporate job at that time. And I remember sending my wife a text saying, I think I want to quit my job. And I think I can do a lot of cool things with the dental practice. It wasn't doing too hot at that moment. We really just got

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started without thinking much at all. And obviously she was nervous because we were living off my income at that time. The dental practice has just kind of gotten started, but I remember... it's funny because I was... it's sometimes people talk about being in the mountains, etcetera. It wasn't.

It was just coincidental that I, in March 2017 was in the mountains in India. And we're on a hike and I was just getting a lot of clarity saying, yeah, I can do this. It's okay. We'll be fine. And April, sure enough. Now I first started as taking a sabbatical from my work, just hedging our bets a little bit. And I was supposed to go back to my job in 90 days... just turned into one 120 days, 180 days, and eventually decided that's not... it's funny because the clarity I got also was from... I don't know if you know Lisa Merchants.

David Phelps: No. I don't think I do.

Vivek Kinra: Yeah. She was in Chicago. She was at our practice and she's, Vivek, I'm looking at how you're talking about dentistry. Just know you're never leaving. Just quit it. Quit for the act that you're going to go back to your profession. So I'm, yeah, you're right. So decided that I'm not going back. And I was the guy picking up phone calls. I was now the receptionist at the dental office. My wife used to refer to me as a receptionist as a joke. I was about to change my LinkedIn profile, but the good thing is it gave me some very deep experience.

David Phelps: I think that's so cool because you already came with a mindset of how businesses are built, how businesses can or should run... doesn't matter what the industry is. So you're coming with that mindset, which most of us, as

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dentists, we don't come from that world at all. We come from a technical expertise that we spent years cultivating ability to take our head in our hands and transform situations and problems in the mouth. But the business side of all this is something most of us don't come from. And so you come from a perspective that none of us have, and you're dropped in, not forcibly, but because you want to back your wife's startup because that's her passion. And so you're right there in the trenches, which no question that's where I think the best opportunities to solve problems... friction... where are the friction points?

And so you're right there in the receptionist desk and just feeling all the stuff that we know... a lot of respect for receptionists. You have great respect because, well, I mean they have to be multitaskers, multi talented, need to be great communicators and understand a lot about human psychology and then the ins and outs of the dental industry. And as you've gone into deeply here with your companies, insurance, so I think it's great that you took that leap of faith to say, hey, you know what? I know I can make a difference here. You saw it. You saw problems that need to be solved that no one else was really solving.

Vivek Kinra: Yeah. And we solved them first out of our dental office. And then we're, you know what, we're onto something let's... and one step led to another.

David Phelps: That's interesting. So when you were helping your wife get her practice going and you were starting to see the areas that every dentist, owner, solopreneur has to deal with and often we don't deal with it very well because we got our hands in the till in so many different places, so insurance we know today, is for probably the majority of

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practices... you probably know better than I do, but majority of practices are working with, in contract with, at least one insurance company, majority. And so as a solo dentist, I know it feels like that there's not much negotiating power. There's not much leverage. I'm a solo doctor. The groups and the DSOs they got the buying power and the leverage and what can I do? And then even if I want to do something, it's well, where do I start?

I mean, I got Aetna sitting on my desk and I've got Guardian on my desk and it's me, the dentist... I mean, am I going to start trying to call and try to figure out who to talk to because then you got to go through all the iterations. So you obviously were on the ground floor with your wife, figuring that out. How, how did you actually start? Were you looking at reimbursements and saying to yourself, well, hey, this is business to business. I mean, why can't there be a discussion because most dentist think, well, the contract's the contract's the contract... you just take what you get.

Vivek Kinra: Yeah. So it's a little bit, weirdly enough, that there's a level of arbitrage that exists within the insurance industry, where... what people don't know is, you can become in network with one insurance company by simply becoming in network with another insurance company. So I give a very classic example. You can become in network with Aetna simply by joining Principal. The problem is people don't know that. So there's just a level of information and knowledge that doesn't exist. And so we just happen to have that knowledge across all the different states and how each of these policies interconnect. So we're able to basically utilize some of those to say, well, doctor, wait, the Principal fee schedule that you were presented is

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28% harder than the fee schedule that you're presented with Aetna. We're just going to join Principal.

And over time it takes longer. Or what ends up happening is Aetna says, oh, we're going to add this provider a network through the Principal network. And now you are in network with Aetna, but now you're getting paid 28% higher than what Aetna was going to pay you. So a lot of it is to just understand how these insurances work with each other. And then the second thing that happens over time, because we were fortunate enough to have enough volume of dentists, that we're basically presenting to the insurance companies, we get a seat at the table. So everybody knows us, everybody knows me. And so it becomes one of those very... almost a very, very mutually beneficial relationship because it's not just that we're getting fees increase for dentists, we're also bringing new dentists into their network. And they're not paying us for it.

So instead of hiring recruiters, they're getting more and more dentists in their network through companies like mine, and because we provide really good volume to them, they play well with us. So by default, just kind of defacto, we've become a group negotiating company simply because they're saying, hey, you know what, let's treat them nice. And in return, of course, we are also very fair and reasonable with them.

David Phelps: Yeah. You created an access point through leverage as you stated. And of course, it doesn't go without saying, but I'll just say it is, obviously reputation... the way that you deal with negotiations, there's respect there. And again, if you're going to have a seat at the table, as you

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said, whether you're a small fry player, or you're a larger company like yours, where you have access... everybody wants to get things done efficiently. And when they know that you're a fair representation for both sides, then there's respect there and things get done more quickly versus if there's more of an adversarial situation... which many times businesses come in to negotiate from adversarial standpoints. Those are more difficult. Those... they're inefficient. And again, you've removed some real friction with the leveraging capabilities that you've built, just starting ground up with your wife's practice. And now you've leveraged that to well over 1000 clients in PPO Profits alone.

Vivek Kinra: Yeah. Well, great. Just from the fair representation that... it's almost like life's philosophy. For me, it's, all I care about... is it fair? Is it reasonable? That's it. It doesn't really matter to me about, okay, is this person happy or not. Ultimately it's, is this as fair as possible? And in any aspect of life, whether it's with the employees, negotiations or compensation and all that stuff. My brain is simply going, is it fair and reasonable? If yes, we'll make the deal happen. If somebody doesn't... it's one of those things where someone, let's say, wants more money as an employee, for example. But I don't feel it's fair because that's not how my company's structured. Then the deal won't happen. As much as I want that to happen, it's not going to be something that I can ever justify other than, well, I wanted that deal to happen. So I'm perfectly at peace with if the deal happens due to fairness, then great. If it doesn't happen, it's okay. Life moves on.



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David Phelps: Yeah, I think that's a great philosophy to take into all things in life. Don't try to force things to happen. If they're meant to happen with good people, negotiating and dealing in good faith, they will. And the rest of them, you just got to let it go and realize that wasn't the right time or the right situation, the right place or the right people, right circumstances to deal with it.

Now, different context. So people know, I did have a practice for about 20 years, but I've been out long enough Vivek that I never had to deal with PPO negotiations. I just know about them from... because we have mutual clients. I still love helping dentists. I just do it in a different way. So I understand the issues. That's why I wanted to have you today. Because my... what I love to do is, do as many connections to great people who help our colleagues in the industry, navigate all the issues of being a solopreneur. So that's why one of the reasons I wanted to contact you, but I never had to deal with it. In my days of practice, the insurance that we took, it was all fee for service. So I just missed the boat there, but I do.

Vivek Kinra: You missed the boat... you made it.

David Phelps: I made it. I made it through, but, the next... the other company, I want to talk about, which again, we did have to deal with in my practice, the inefficiencies, we didn't deal with it very well. There were companies that try to do what Verrific does, but explain to me a little bit, because just... our listeners today, how do you create a software that does the verification process with less effort and which is the issue. You've got to put someone on the front line, in your practice, they got to make these calls. And as

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I understand today, if you do it that way... the old way they're on hold forever and ever. And it's just a monster.

Vivek Kinra: Yeah. How, how do you create the software? With great difficulty.

David Phelps: I'm sure.

Vivek Kinra: Yeah. So definitely the very challenging project of my life. Definitely something that I'm enjoying it a lot. And at the moment, of course it's a hybrid. We've got people as well. As well as software driven solution. Now, as you may or may not have known, that recently horrific waste of money. And we've got some really, really good investors and advisors and board members that I believe are really titans of the industry who have helped us a lot. But there are some aspects to it that are still confidential until we release a beta. So I can't really give away too much of our algorithm of how we're building this solution. But the end result, in my view, is that I think in about a few months or less, this problem of offices calling the insurances and staying on hold is going to be at least 95, 96% a thing of the past.

And I believe that out of the value that we're creating, in my view, Verrific is going to be one of the biggest value creations that has come in dentistry because every dental office right now has either a person on the front calling these insurances to get the breakdown on benefits and manually typing this information in, or they outsource, which in essence, they're not saving the money as much because even if you outsource someone has to do it and they have to pay for it, but at least saving the time and the headache and the hassle and taking up the phone lines. So, I do believe that with the software solution that we're

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creating in the right strategic partnerships that we're creating, that in about two to three months it's going into be if you execute well, where if you've got a patient coming in and it's a particular insurance, you basically hit a button and all the benefits are into your practice management software already. And it's curated, it's quality controlled, all that upfront near instant, and error free into your practice management software.

I think if you get to that stage, it's a bit of the holy grail. It's a very hot space, so plenty and plenty of people are trying to chase this problem. The only thing is that we're going about it a pretty unique way, which is also what allowed us to raise money pretty quickly, because pretty much everyone that we basically presented it, saw what we're doing in... so I have to be somewhat cryptic because also I have investors and all that stuff who put their hard earned money on the line with me. But I think ultimately the end goal is that, in few months or hopefully before you want to be able to present a solution to the community and the industry where they don't have to stay on the phone for so long.

David Phelps: So with insurance companies, millions, billions of dollars at stake, and the game that insurance wants to play is how can we not pay benefits? I mean, that's the game. That's the game. And I think creating that dislocation or that inefficiency and allowing it to be from the insurances side, in a world today where technology and information services is so elevated from even when I was in practice 20 years ago... it shouldn't be, but the insurance companies, have no reason to want to make it more efficient because... so again, I'm not asking you to give away your algorithms or anything, but I'm just asking you,

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is that still... I mean, is that still the problem? We're always going to be up against the insurance companies. The game is delay, delay, delay and you found a way potentially to work through it or work around it, I guess.

Vivek Kinra: It's a problem. And yeah, our solution is to work around it. We're not depending on the insurance companies, even though there are plenty of initiatives that are kind of forcing their hand a little bit, just legislatively and through the ADA push and all that stuff. But as you know, everything in that space moves so slow and there's a level of bureaucracy that exists whether artificially created or that's just a function of the system. We can't really depend on the insurances to play nice before we can provide the solution. So we are definitely looking to go around it, but it's not in a hacky way. It's not like a shady, hacky way that somebody can say, well, this is not okay, etcetera.

I think ultimately... and this is obviously not something that I'm foreseeing will happen, but if it ever came down to it and some insurance took exception to what we're doing and how we're going about this process... it's either going to be if there was ever a lawsuit, it'll be one of those open and shut cases for us... say, yeah, what do you mean? Makes sense. And in fact, that might actually even preempt them to give a lot of the APIs and present them in the type of a format that we're looking for, versus building it ourselves.

David Phelps: Vivek, where do you think the trend with insurance participation in data streams... since that's where we're talking about today... where do you think that's going? What's the long trend? And again... I know other than

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your wife's practice and which you obviously, you are indebted and that's where you started all this, but where do you see things going? Are we going to see a continuation of participation by the number of percentages of dentists that are participating today... are we see that continue. Are we see it increase? Are we going to see it decrease? What I'm hearing and you know way better than I do, is that even with COVID this last year, some insurance companies are actually, again, pushing reimbursement rates down in an era where we've got inflation. Where does all this end in your opinion or... but where does it go?

Vivek Kinra: Well, like with most things, sometimes you hit a breaking point. And where that breaking point is... I think some of the companies are obviously pushing it a little bit. Now I also want you to know the insurance companies are also my friends and I have to maintain good relationships. So this is not my fight to fight, but at the same time, I do feel for the dentists right now. I do believe that at this point in time, some of the reimbursements are getting prohibitively punitive. It's like, wow, this is especially an environment where everything is indeed gone up and especially being labor cost, which is the highest cost for a dental office in the first place. So there is obviously... it's one of those things that what I'm seeing is some offices are telling me, yeah, I'm okay dropping four insurances. I'm really busy. And sometimes it's the first question I ask, are you busy? Yes. Okay. Don't be married to the fact of being busy. It's perfectly okay if you are less busy and doing better, it's just that the fascination of the feeling of I'm doing so much.

David Phelps: Yeah.

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Vivek Kinra: Sometimes it's more importantly, you got to break that. It's a mental barrier versus anything else. So some of the private practice providers are saying, yeah, it's okay. So I'm getting more and more of, yeah, keep me out of network or put me out of network. However, at the same time, you also work with a lot of DSOs and doing more and more on the DSO space now and the game right now... in fact, before your podcast, I was in a meeting with a DSO group. And their big concern was, hey, we can't go out of network. And I'm, it's not that bad. And there, it was really... in fact, one of the account managers of that DSO group basically had kind of prompted me a little bit, but that they're very nervous.

We've already had three meetings about the nervousness of going out of network. And I was on the line and I was saying, guys, be nervous. I'm not here to give you a warm and fuzzy feeling. I'm saying, it's going to be challenging. I'm just saying, it's going to be okay. Long term, it's not that bad. You may think it is because there's also a bit of a myth that exists. People think that if you're out of network, the patients can't come to you. It's not like medicine. Dentistry, you actually end up getting paid more.

So we always have it where sometimes we take a provider out of network, and now later we want to negotiate and get them back in network. And the doctor says, no, no, no, no, no. I'm happy. The same doctor who is very, very nervous about going out of network is saying, wait, I'm getting paid my full fee now. I don't want to go back in network. I'm, yep. We'll cancel it. But as you know, with DSOs, the bigger you get, there's all this private equity money, etcetera. And sometimes the

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metrics they see is the number of patients and this and that versus very strict eye on men. This is a very solid business. There's a whole thing of a DSO becoming a bigger DSO by merging with somebody else and another bigger... and then the natural progression at some point of times for companies to go public, which we haven't really seen in the dental market yet, but probably-

David Phelps: It's coming. Yeah. Yeah, I think you're exactly right. It's interesting that because of the progression in the... the recap events and that DSOs look to go through is, I guess, changing their metrics, even if it would make the current business model more profitable, that can slow down their opportunity to keep moving, because next money wants to see a model that's been working. And if you start to change the model, then they pull back and say, well, wait a minute. We're not sure if this is going to work so... I mean, that's what's... but interesting that some of them in your conversation, some of the DSOs are considering for business reasons why it might be better to go out... interesting.

Vivek Kinra: It just depends on the size of the business.

David Phelps: Yeah, yeah. No, that makes total, that makes total sense. That's interesting. That's interesting. I appreciate that. So another iteration of what you do to help dentists is kind of on that fee for service. We call them the cash patients and that's Fee for Service Profits, which is a membership software that helps them manage in office membership. Do you want to just give a little bit of context so that people listening, understand what that is?

Vivek Kinra: Yeah, sure. So FFS Profits just kind of goes with the PPO Profits... three letter acronym. But it's in office

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membership software. What ends up happening is there are some legal ways to give cash patients a discount, which one of them is if they're on on a membership plan. So we basically provide a very simple, very cost effective way on a Cloud platform for you to be able to enroll patients on that, administer rate, and all the payment processing, if somebody's card gets declined, etcetera. It just makes it very automated to keep these patients current, which ultimately ends up happening is builds loyalty. Because part of that is what we consultants say, build a plan where two of the visits are covered under your annual or monthly membership, simply because you want that patient to come over. You may think that, oh man, I'm going to do this second visit for free while you already got paid for it, with the annual membership.

But your goal is loyalty and treatment comes out. And for us, it was a bit of a natural progression because very often, when we are negotiating fees, we do a UCR study. And we say, doctor, your UCR fees, your office fees are really low. I think we should bump them up by 20% or 15%. And the thing is, wait, wait, wait, I've got this many cash patients. I can't increase my fees by 15 to 20%. So we even got into FFS Profits simply by... because saying, doctor, why don't you go get an in office membership plan? And they'll say, alright, who do you recommend? And I would just list out seven companies. I don't have any relationships or affiliations with anybody. I'm, go pick one, just let us know, because we need to... I think we should do this. And so we're basically sending all of our clients to different companies. Why don't we just put together a solution for them, which is where the thing of FFS Profits came about.



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David Phelps: And just a side note to that, how that works in office memberships is there are some state specific guidelines. So I'm sure you help people with wherever state they're from is to make it compliant. It's part of the process.

Vivek Kinra: Yeah. So we just audit... so this plan was unveiled... about the software, was launched about three weeks ago. So currently it just happens that 14 states don't have any guidelines.

David Phelps: Oh. Got it.

Vivek Kinra: And so... including Illinois, where I'm at, so some of our earlier clients are with some of those states and our idea is to... we have a very, very big consulting team. Well, very, very big is relative. But we've got a large administrative and team that can kind of help with all the compliance, but it's one of those things where we're going to have to take one bite at the elephant and so as we get a new state, we basically tackle with all the compliance issues there.

David Phelps: Very good. Best way for people who are interested in contacting you about any of the services that you're offering now, what's best way to get in touch with you, Vivek?

Vivek Kinra: Yeah. Either... hey, I live my life on Facebook, so you can always message me on Facebook. Otherwise, ppoprofits.com or verrific.biz. Which is B-I-Z depending on which company.

David Phelps: I didn't say this at the outset, but I think it's maybe good to say it, now. The reason I reached out to you... as I said earlier, we've never met like this even virtually in person,

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but I knew of you through the community... Facebook groups and that kind of thing, and your posts are always thoughtful and well received. But what got me to reach out to you was a post that you posted... it is actually November the... I think that shows up here. I think it was on the 14th. It's just within the last couple weeks. You posted a post about PPO Profits going across the milestone... you call it the milestone of 1000 clients, and that is a milestone. And you acknowledge that. And you said, you know what? We want to celebrate that.

But what I loved about your post is you said, you know what? I'm not really that much about milestones. Yes, yes, it's good to have milestones. It's good to clap our hands and say, hey, we reached a certain milestone if it was a goal for us. But you said, for the first time in my life, my professional vision has finally become clear to me. I see it. I don't need a company to come in to help me shape my brand, mission, vision, which so many people go outside, well, help us figure this out. It's, no, you have clarity on this. And anyway, you went on, you said, this has nothing to do with milestones. There's companies way bigger than us. And we're likely still to be small fries. But at this point I don't care about milestones.

It's simply about becoming the best in class. The best in class. The best at who you serve, how you serve them, the results, the transformations, the problems you're solving. That's what you're about. You said it's all connected divisions that serve as a one stop solution for dental practices, all things, PPO insurances, as well as FFS cash patients. To me... what I try to tell people is... and this is, I just have to bring this up because you're such a good example is yes, your company comes with

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reputation. Okay. And if I need help with insurance negotiations, good chance, if I'm still practicing, I'm going to give you a call. But you know what? This post right here tells me more about you. What drives you. And that's a connection point.

And if more people would be willing to be a little more vulnerable with their respective place in the community and the dental industry, whatever they're doing and just say, well, what makes you tick? What makes you really tick? What drives you to do what you do every day, what gets you up and gets you excited about the day. And I think that's what you put... what this, in essence... I'm not trying to put words in your mouth. I tried to read your words, but to me, that's what I see. And again, you went on, I'm not going to read the whole thing. People can go back and look up your post, but it was this month, Vivek. And I think it was a great post. And I think people can really learn a lot about going deep inside and going, why do I do what I do?

Vivek Kinra: Yeah. I mean I actually, when I started writing that, I didn't... I was literally just typing as I think. It wasn't like... I didn't proof read it or something and just throw it out there. And it was almost... I remember I was, when we reached about 600 clients, I remember I'm, oh my God, we can hit 1000 clients. This is going to be... I'm going to celebrate so big. It's going to be the biggest announcement on thing. And we're going to celebrate, and we're going to put these Facebook live videos, et cetera. That's... my plan was that we're going to make a big deal that... but when that happened, it wasn't any of these feelings, it was just, okay, and it was more about plenty of somewhat self-reflection as well.

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It's not just all the good as well. So we reached 1000 clients, but we also had clients that were not happy with us. What should we have done better? What are more check boxes that we have to check to have become... I generally today, believe we are best in class. I'm convinced of that today that if somebody said, put a gun to my head and said, what's in your heart, spit it out. I'll say PPO Profits is best in class. We check so many boxes across everything, whether... But there... sometimes even best in class has weaknesses and you have to somewhat reflect and say, yeah, we still have a whole bunch of stuff to do. And after you reach some milestone, I don't even bother anymore looking at milestones.

I'm, you know what, now what became very clear is, do I really... do people... are really... it's one of those things where you are never going to arrive to anything. It's just all in your head. And for me, it was, okay, it was in my head and so now it's more I don't really care about that. I know what I want to do next. I don't know what... you have to do it. And it's just when you get that level of clarity, life becomes a little easy so.

David Phelps: Well said sir, well said. Well, Vivek, I really appreciate your time and just showing us the pathway to where you were and what you're doing and the relevance you found in dentistry. I think we're all grateful for what you do. You can find Vivek at [ppoprofits.com](http://ppoprofits.com). Also check him out on Facebook. Check out that post I talked about this November. That's a good one. Appreciate your time again Vivek. Thank you so much.

Vivek Kinra: Same here. Thank you.

**[Dentist Freedom Blueprint](#) with Dr. David Phelps**

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