

Elevating to Time Freedom - Dr. Steffany
Mohan: Ep #471



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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: Hi, David here. Well today, I have a great conversation to share with you with Dr. Steffany Mohan. Dr. Mohan—many of you may know of her. She is quite a contributor to the dental audience, to all of us as colleagues, as practice owners. She has a great story, which I don't need to give you now, because we're going to go through her story.

But she essentially elevated from an associate doctor back in the 90s after she graduated from school and then elevated herself into multiple practices, really as a CEO-owner. She does know clinical dentistry at all today, but going from associate individual practice to multiple practices, as we all know and I certainly appreciate, is a lot of hard work. It has to be done with a lot of intentionality. And it's one thing to do one practice well, but to do multiple and actually have it be profitable and not just wear you out is another.

We had a lot of great conversations and I think you'll find this very instrumental to you no matter where you are in your career path. Whether you are younger in career and wanting to stay solo, which is essentially what I did over the years, or looking and thinking that maybe going bigger is better. There's not a right or wrong here, but understanding what it takes and who you are, I think is what makes the difference. I know you'll enjoy this conversation with Dr. Steffany Mohan.

Well, Steffany, so great to have you today. I have been looking forward to really digging into how you kind of developed as a practice owner and really

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into an entrepreneurial role, as really more of a CEO. And the reason I'm interested is because there's very few of us, and I say us because I think everybody who is in business or private practice, professional practice, and you'll go down that road and become an owner, which not everybody wants to do, but enough of us have done that over the years. You want to be an owner and that's like your first step. It's like, "okay, I've acquired, I built, start from scratch, whatever, my first practice and now I'm in. Now I'm in the game." And of course, there's all those things that we never learned in school. Somehow they don't teach us all the business side. So, we start learning as we go and making the mistakes and finding people to help mentor us and coach us and take courses in management as we're taking our CE in.

All the things everybody knows I'm talking about right now that goes along with ownership. But in my opinion, there's very few of us who actually go to multiple practices. I mean, for me, it's even a stretch to think about a secondary practice. People talk about, well, I tried a satellite practice and it was just, I pulled my hair out because I just, I couldn't do it. I couldn't make it happen and yet we're gonna go over your numbers here a little bit, but you have currently six practices in the, is it, are they all within Des Moines area? Yeah, Central Iowa. So you've got six now. I want to go back and talk about how you got to six. But I read some of the stats, and these are probably relatively current, but it doesn't matter because it still blows my mind.

You have, what, 9 or 10 different associates, 50 staff members, and I don't know, I don't remember how many hygienists, but I'm thinking, okay, I had like 8 staff members and 2 hygienists and an associate doctor. And I want to pull my hair out some days.

Steffany Mohan: Right?

David Phelps: So let's go back in time. You graduated from University of Iowa in 1996. Now, how did you hit the ground running? What happened next after graduation there?

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Steffany Mohan: So I had a pretty quick associateship about 2 1/2 years – maybe almost 3 years. And then, I mean, I love to tell this story cause it's really funny and I still keep in touch with one of the guys that I worked for when I was an associate, but my husband and I wanted to start a family and so I showed up one day and I was like, "hey, I'm expecting." and they're like, "oh, that's terrible news." And they were serious. And so, I like to think of myself as sort of the first big wave of women dentists, right? I mean, I'm kind of like where my class was a third women and there were quite a few of us, like right around that same time, like we're still a little bit trailblazing, right? And so I show up and I say, "we're going to have our first child and we're super excited about it." And they're like, "well, that's bad news." And really like all the things that today we would think were ridiculous. Like even if you want to say it, you wouldn't say it right. And so I was like, "oh, I gotta get out of here." Like I have to do something different. I can't work for these people anymore because they think that having a family is a bad idea, even though they both had a wife and kids.

David Phelps: Well Steffany, let's be frank. It was still the old boys club.

Steffany Mohan: And I think a lot of the old boys would still love for it to be the old boys club. We'd come around and we'd shake things up.

And honestly, the horrible thing about dentistry for the longest time is you've got these really amazing people in dentistry and then women show up and they just automatically assume that we're kinder, gentler, or whatever. I'm sure we weren't. I'm sure that it had nothing to do with it. But then there are some patients that are like, "oh, I want to see a woman."

But anyway, so I knew that I needed to either own my own practice at that point, or kind of figure out some other different situation. And so I was like, well, I guess, you know, this is as good a time as any.

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So I decided that that was the time that I would start with practice ownership. So I found something pretty quickly and bought my first practice. I kind of overshot a little bit. It was a big—

David Phelps: Wait, wait, wait, just a second. So I'm going to make sure I got the timeline right. So, you're, you're pregnant, you're expecting at some point. You tell the current group, hey, good news, and they say, well, sorry, bad news. And so then, during that same time, while you're still pregnant, you're still expecting?

Steffany Mohan: Yeah, before I had the baby, I bought the practice, yeah, so...

David Phelps: Okay, alright, well, that pretty well just tells the story. I think we can stop right there. No, go ahead.

Steffany Mohan: I came from, my dad was a veterinarian and I came from a family that owned a business. So I kind of understood how much it took and how like dedicated you were to business to make it work. And I think that's a good and bad thing. I mean, I think that I was trying to put my family first, but I'm sure my family didn't feel first sometimes. I would have to imagine that.

And so I quickly figured out, I was probably about 5 years in practice and I was thinking, if all dentistry is partials and dentures and fillings and crowns for the rest of my life, I think I picked the wrong thing.

And for me, clinical just never was anything that I just got super excited about. And I loved the patients. I loved all of that. But I kind of think I wanted to see how the pieces and parts fit together and how it all worked without me. I mean, without me being the dentist.

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David Phelps: I can very much relate to that. I'm not here to tell my story, but just to show you what we do, I think complement each other in that regard.

I found later in life that I was really more like you. I'm more of a visionary, yet I tried to force myself in the square peg in the round hole of, you're a dentist and you're supposed to be technical and take all the courses. I'm sure you took all the courses and I'm trying to become the best. Back in the day, back in your timeframe, when you got out of school, it was all cosmetic dentistry. And then of course, everything iterated to implants and all the cool technology we have today which is amazing.

Here's what gave me the clue. And I don't know where your clue came from, but you don't have a lot of people focused on productive scheduling, block scheduling and, rock, sand, water, and all the different ways people talk about. But I get it, efficiency. I have nothing wrong with being efficient. And you teach that you have to be efficient in business. Here's the funny thing. I didn't care when my schedule fell apart. I didn't care. Now you say, well, that's pretty much abdicating responsibility as an owner David Phelps. I mean, I was always doing real estate deals on the side. So that was my addiction from the side. So I always found, I was making up for the time that was missing the chair. But normally, yes, we go crazy when we're not working clinically there. But I also found that clinical dentistry, I love to get in and get out. So I could do like surgery, I could get into root canals, crown buildup. But give me one of those big cosmetic cases, or today it would be implant cases. It's like, drain me. Just drain me. I could do them, but my gosh, it was just like draining. So, did you have some of that same feeling?

Steffany Mohan: Oh yeah, absolutely. And we have four children. So I mean, I had the first one and I think 14 months later I had the second one. And 3 years later, I had the third one. And so, yeah. And then when you have the energy to do all of it, you do all of it. But then you sometimes you wake up and you think, why am I doing all of it? So, yeah. I mean, and I don't think we're taught to redirect and I don't think we're taught to question. I mean,

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like, I'm a dentist. That's what I am. That's how I identify. That's what I'm supposed to be.

And I think especially maybe as a woman, I wasn't supposed to do these different things. I was supposed to just do what everybody else did and fit in. And like you said, I was supposed to be the round peg in the round hole, but I wasn't.

David Phelps: So I'm curious. I always love to hear, and you mentioned your dad is a vet and I'm not a vet. I had a great uncle that was a vet, but I'm not really tied to it. But I mean, we have pets. So I have a little bit of an idea. Well, of course, our friend Alistair MacDonald has a lot of experience with that. So that's how I kind of learned more about veterinary. Back in the day when your dad, in that timeframe, was it still pretty much solo practitioner vets? Cause the consolidation like it's had in the industry has certainly come a long ways, but what was it like then for him?

Steffany Mohan: Yeah, my dad had a partner. So he had another guy with him that my dad was kind of the owner and they just did a split.

So, I remember when I was young, like of course I could do the math or whatever, but I think they had like a 65/35 split and they just kept their overhead super low. I mean, basically they saw the patients, they had somebody to answer the phone and that was it. Like super, super simple. And there was no insurance, which now we know is a huge blessing. And I think for a while in dentistry, insurance wasn't a bad thing. It's too bad that it's going to become the big monster. But yeah, his practice model was super, super simple. They worked six days a week. They worked Saturdays. You had to go and feed the animals on Sundays, too. So they really worked seven days a week. And they would just trade off weekend call.

Honestly, I just learned good old-fashioned work ethic from my dad. I mean, like our whole family pitched in if we needed to and I actually have a daughter in dental school. She loves pediatrics. But she assisted from the time that

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she could and I had another one of my kids kind of did a little bit of IT. And one of my kids did kind of odd jobs and think some. I mean like, it's a family affair and it is. And you explained it that way that, it's something that benefits our family. I mean, we take ridiculous trips on our points. Everybody should contribute to that because we get to do really great things because of our business that we have as a family.

And so, yeah, I mean, dentistry is amazing. So many wonderful people. We're so blessed to have the people that we have and what we have, and it's really hard at the same time. You hardly ever have a day that goes by that somebody doesn't say they hate your guts. And I wish I didn't have to see you, but my tooth hurts. And I mean, like, it's a lot more of a mental game than we think, right?

Since COVID, that's actually something that my practice is. We've taken a really deep dive into the mental health aspects of what it's like to be a dentist and what it's like to support the dentist and be in dentistry.

David Phelps: You're right. COVID made some significant changes in our culture, our society that will never go back to quote, whatever we thought normal was.

But even notwithstanding COVID, I've been out almost 20 years. And I know, even though I don't see patients anymore, but I, like you, I'm around everybody, all our colleagues and I hear the stories, and I know that they're true because even as a non-practitioner, but just being a customer and being around other people and seeing how they behave or misbehave in all aspects of businesses.

And I just, I think what is wrong with you people? I mean, no one has any patience. It's all about me, me, me, and instant gratification and I can't get it right now. So there's something wrong with you. And it's like, where did that come from? Well, COVID added a lot to that, right? I mean, people are just, I don't know, they got burned out.

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So that's the middle aspect is huge today. And if you can be a leader and can help your team rise above that, yeah, it's a game changer because I think the turnover, as we found out, has been huge in these last several years. The turnover, the loss we've had. Well, it's not just dentistry. It's medicine overall. I mean, people are just like, I'm done. And there's no gratitude. I work long hours. I take all this risk. It's just not worth it anymore. And that's a sad state.

Steffany Mohan: It's a sad state because I think we're losing the good people. You know, not the people that maybe we should lose.

David Phelps: Yeah, I always love these conversations. I like to let them go where they want to. And I love going down a philosophical rabbit hole because I think it's important. But I do want to get back to the storyline. So about 5 years in, you've got your own practice now that appreciates women. And you're getting a little bit bored of the clinical aspect. We talked about that. So now what? So you're a little bit bored of it. So how are— and you want to kind of see how things would work if you weren't like doing everything that as a dentist does. How'd that happen?

Steffany Mohan: One day I'm driving past church with my husband and I said, hey, they're building a building. And church happened to also be our school. And I said, "hey, they're building a new building there." I think I should put a dental office there. And he said, "you have a dental office." And I said, "I know." I said, this is kind of where I want to be. I want to be close to our family. I want to be close to our circle of influence. And so I built kind of a satellite practice.

Well, the satellite practice ended up turning into a fourteen op, four doctor, five-six hygienists, super, super busy office. And if I had to go back and do it all over, just so you know, for like anybody that really wants to like get a history lesson, I would have kept it to a two doctor, three or four hygienist practice with no insurance, in case you're wondering.

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David Phelps: So just tell us why.

Steffany Mohan: I don't want to be beholden to insurance companies any more than anybody else wants to. I mean, building big sounds fun until you realize that the reimbursement needs to be as high as possible for you to do whatever you want to be able to do. And we shouldn't get paid what the insurance company thinks that we should get paid.

David Phelps: So just to kick off on that just a little bit, you've got six practices. So are you out of network fee for service on all six?

Steffany Mohan: No, but I wish I could be. I mean, like we're working in that direction. I don't see patients anymore, haven't for 4 years. And so, I would never be in network at this point, but I've been in the same town for 28 years too.

So personally, philosophically, if you're talking about, if you've been a dentist in the same area, for more than 10 years, you should be able to be out of network. Because you should have enough of a patient base after 10 years that you have people that want to see you that would pay your reasonably full fee. And that's judgment and I don't mean it to sound judgy, but I think we've got to take dentistry in that direction. We have to. We have to be reimbursed for what we do.

David Phelps: Well, yeah, you can't go on this downward spiral of decreasing margins, decreasing margins. I mean, no business can do that. You don't make it up on volume. You just said that.

Steffany Mohan: So no, I have some older associates that, I mean, I do have some associates that are out of network, but no, I wish. That would be my dream, but it takes time to be out of network and you have to build a patient base and it has to be a certain way.

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David Phelps: So this first quote satellite, which is a pretty amazing satellite, but it scaled bigger than you would in retrospect, but still it's scaled up and did you have many challenges in doing it?

Because as I said earlier, most of us, people like me, I think I would have found a huge challenge just because I don't have innate skills or I guess I could find them, but innate skills to make that happen. How did you make that happen without really a ton of friction or was there some friction and you just figured it out?

Steffany Mohan: Oh, yeah. Absolutely there was friction. And you said at the very, very beginning, like I made tons of mistakes. Like you didn't say I made mistakes, but we all make mistakes, right? It was a different time. Employees were loyal and they stayed and they understood that we were building something and it was exciting and it was fun. We had a good time. I mean, that was a startup, but the rest of the practices were all acquisition after that. And so I bought somebody else's dream after that. And that's a different animal.

And here's the thing, anybody that knows me that we know, we've spoken about multiple practices before, because people reach out to me quite a bit about it. But they know I'm super cautious about it because it's not a one way ticket to success, right? It's a one way ticket to more chaos and more headache and more stuff. You're just going to be like dealing with more stuff. And if you're wanting to do that and willing to do that, but it doesn't necessarily mean bigger and better profits.

David Phelps: Yeah. Well, that's kind of what I've seen across the board. Not everybody, but that's what I've seen. You've been on both sides. You've been at your solo practice, basically, and then you've gone to the other direction, and you admit that there is more chaos. But I think, again, we have to look at who each individual is, and you've already expressed how you grew up with your family values and culture and then your own family and how everything is, we're all doing this together. And so I think that's one way

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to do it. I think we don't bring that to the table and we don't start out that way and build that into our family.

Then I think then there is that tension of, I'm trying to isolate my family to have all the quote, good life, whatever that means. And I'll go do all the hard work with them. There's all the tension because no one's incorporated and they're wondering, well, where's mom or dad? They're always gone. You've somehow figured out how to kind of say, well sometimes we have to go to the office or mom has to go to the office or we got to do this. Hey, just jump in because we're all going, right? Or whatever it is. And we'll eat pizza afterwards. I don't know what you do, but I'm just making stuff up, right?

Steffany Mohan: No, I definitely feed them. That's part of the thing.

David Phelps: You have to feed the hungry bears. Keep going, it usually works. It usually works for most people. Feed me and I'm happy.

I want to go back to something you said a second ago. Which, again, is something that I think about a lot if I had to go back or felt like I wanted to, I guess, go back to owning a practice again, my biggest concern would be what you said a minute ago is 20-30 years ago, our societal culture was different and I'm not here to disparage generations. I think everybody's affected.

But, then you mentioned work ethic. I think we, and I'm saying we, well, this kind of has to do a lot with parenting, boomers like me, if we didn't raise our kids very well, then we're responsible for whatever has happened there. So put that on us. But also I think that unfortunately our society and I don't want to get political, but the government has created a lot of people who feel like, well, I'm not really responsible. Someone else will feed me. I can get my meal ticket here. I can get like my student loan. Someone else is gonna pay for that now. Then COVID was like, well, stay home. We'll just send you checks and you can just order a Grubhub and watch Netflix. That's what we built,

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right? So I'm not saying it's individual's fault, but I'm just saying, how do you deal with that today? Cause I know it's hard out there.

Steffany Mohan: I agree with you completely. It's completely different. The culture of work is completely different and it's getting harder and harder to deal with. I have an operations manager and I have like an HR-kind of hiring manager, kind of a people manager, if you will. We're an EOS company, if people know about that. I love EOS because it provides a lot of structure that visionaries need.

David Phelps: Why don't you spell that out?

Steffany Mohan: EOS is Gino Wickman's book, Traction. It's an entrepreneurial operating system. And it basically is a way to put structure to your business when we're not trained. We're not MBAs. We're not people that know everything that needs to happen in a business. And so it gives you that structure and it makes you feel like a smarter business person. And so we found what our needs are, right? So I need somebody to do operations and schedules and who is going to be where doing what.

And then I need somebody that downloads the people. Like when I say downloads the people, like how are you doing? What's going on? How are your patients? How's your doctor? And less so with the doctors, but sometimes with the doctors, but just really somebody that just spends a lot of time with the people. And really make sure that everybody is getting what they need, when they need it, how they need it. And we would have not needed that 20-30 years ago. Like, no way. People show up to work differently. They show up less often. They show up more entitled. They show up less customer service oriented. And trust me, I'm not talking about my organization. I'm talking about the world. I'm talking about humanity. I'm talking about the way that it actually happens.

And at first, I'll be super honest with you, I just had resistance to that. Like, why do I have to provide that? That's ridiculous. I mean, shouldn't everybody

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just be like I was, where they grew up in a business and they knew the purpose and they knew that they didn't eat unless like the business was taken care of because that's how we get paid and that's our livelihood.

And the simple answer is it's not like that anymore. And so we shifted and we decided that we didn't love it, but we were going to go with it. And it's actually turned out to be kind of beautiful. We have some really great stories of people that we've loved through a lot of things that we wouldn't. We've mentored a lot more people. We've really just put a lot more time and energy into it. And I like it. I like the way we do it. I guess I'm proud of the way we do it. And we do have less turnover and we do have people that want to come work for us. And we do have some demand where a lot of people are like, there's nobody. And I still think the workforce is pretty abysmal, but we have more success in that area than I think most people do.

David Phelps: It takes a lot of focus and intentionality. And I think until you cross a certain bridge in your arc of scaling to get to a point where, in this case, you know, at this point, what you really enjoy and where your focus, your time and your energy needs to go. But also probably it's where you like it to go, I'm guessing, or for the most part, nothing's a hundred percent, but where you like it to go and you have people in the right seats that over time you have figured out and built that out.

Where do you put your time? Could you just give us kind of an overview of your week? And you still have all four of your kids are at home or?

Steffany Mohan: No, just one actually.

David Phelps: Just one left. Okay. One. Okay.

Steffany Mohan: So I do vision. You know, where are we going? How are we going to get there? What do we want to accomplish? So we do that on a quarterly basis. We set those goals and where we're going, what we're planning to do. And the visionary really shouldn't get down in the weeds. So

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that's why my operations manager is very strong. My people person, I don't get involved in a lot of people things unless something really needs to move or something needs to happen.

I'm in charge of financial and marketing. So I actually spend some time with the accountants. I spend some time making sure that accounts are up to date. And that's actually, I have somebody that takes care of most of that now. The beautiful thing about EOS is that it's delegate to elevate, right? And so things that I used to spend quite a bit of my time on, you know, we found other people that do those things. And so I have a couple of marketing assistants that work on some of that while some of the pieces and parts to make sure that marketing is a little more streamlined and that happens really well, so...

Most of my role is behind the scenes. I mean, I make it to the offices on a regular basis, but I don't spend tons and tons of time there. I found that my personality, I'm actually a little bit disruptive. And so like people have actually said, no, it's better when you're not here. So that's great. And my family, we travel a lot. So I'll take two to three week vacations multiple times a year. So, I've got a lot of time and freedom that I never had when I was at the chair.

And I think that's why when people say I want to do what you do, I think that's what they're talking about. They want some more time freedom.

David Phelps: Yes.

Steffany Mohan: And so I figured we should throw in at least part of your, the name of your podcast, right? So many people are looking for time freedom and money freedom and all of that.

We have a couple of companies on the side, so I do quite a bit of real estate. We have quite a bit of farmland as well, in addition to real estate, and I do all that. My husband is a general surgeon, so he actually is super, super busy doing what he does, and their group doesn't have a part time track. And so

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even though he's the senior partner, he either is all or nothing in his role. And so he is all. So he hasn't quite decided that he's ready to be done yet. But he's not too far. He's not too far from that, but we'll see how that happens. But so he does absolutely nothing on the like home operations or any of the real estate or anything like that. And so we chat about it once in a while, like pillow talk, but about nothing else really.

So that's how I spend my time. I mean, like we have one still at home. He's a long distance runner, so we go to a lot of cross country and track meets. And so, yeah, it's good times.

David Phelps: I got to ask you one more question because I know there's people going, David, ask the question, ask the question. And that question is this: associates.

We can spend two hours on this so we're not. But I just kind of dig in just a little bit here. I assume all the associates, are any of them on a track to gain equity? Is there any discussion? Is there a pathway or is that just, nope, that's not on the table?

Steffany Mohan: We are on a path to potentially do that. I find that my associates, they talk about that, and then they realize that they're kind of cushy.

David Phelps: Do they really?

Steffany Mohan: We take really good care of them. And so, yeah. I actually just had one associate, he's leaving because he has an opportunity to go into a fee for service model. And I said, gosh, I don't blame you. I said, good for you. I think that's amazing if I could get you. He's a year and a half out of school, mind you. And so he hasn't been in our area 5 to 10 years or whatever benchmark or whatever.

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But I would say that my biggest shift with associates is that I used to kind of feel like we were at odds a little bit, like that we weren't on the same page. And I shifted how I interacted by associates. And I just decided, I love having associates. I love seeing these doctors develop and really having them in my association. And I'm just going to love them first. And I used to do that with patients too. Like I'm going to love you first. I'm going to come in. I'm going to be excited to see you. I'm going to be happy to see you.

It's how you prove to be otherwise. And those like two patients a year that you have to send a letter to that you're like, you're not a fit for our practice or whatever. But associates, I have these really great associates, they're really wonderful people, and I treat them that way. And I think, you know, we have great rapport, we have good relationships, and ask them what they want and what we should do to get them there. And if ownership is something that they want to do in the future with that, but at this point, I don't have any partners or anything, but I'm super open to that.

And I know that everything changes too. Anybody that thinks that they're going to be doing the same thing in 2, 3, 5 years, they probably won't be, right? Some way, somehow. We all shift and change and do different things. And so, you know, we'll see how that goes. But I'm super open to that possibility. But I have it at this point.

David Phelps: You said you love to see them grow. Who wouldn't, right? But you focus on marketing and financial. And so who's helping them grow, like clinically? We all know that's a huge step. You come out of school, you know, like nothing. You're not licensed to learn and there's so much. Who is actually helping them do that?

Steffany Mohan: Yeah, they help each other quite a bit.

David Phelps: Okay. You've got some that are obviously veterans. They've been with you some number of years. And so they're helping the younger. So you've created an echelon of elevation within the tribe. Okay.

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Steffany Mohan: Yeah. And like I have two holistic dentists. I have like really accomplished implant dentists. I have people that are really bread and butter. So, as you know, every single dentist on the planet is different, right? There's no two that are exactly alike. And so we just let them be that way. I think that that's the most important thing, like watching them develop on their own track. It's really gratifying.

David Phelps: And then standards. You don't have to go in and look at standards because everybody else is kind of self-policing or you would find out but by the time you find out someone's saying hey, there's something going on and then you would step in and is this salvageable or not pretty quickly, right?

Steffany Mohan: You know who tells you immediately?

David Phelps: Assistant? Hygienist, okay.

Steffany Mohan: Yeah. They look at that work really closely and they're like the first people to let you know. And I happen to be in a state that has a really high quality docs. And I think that we're really fortunate that way.

David Phelps: And so a small part of your success is having enough docs who are open and looking for associate positions. That can be a geographical thing to some extent. I'm not saying that's an excuse for people not to have associates, but that does assist. Okay.

Steffany Mohan: You would think in Iowa like as a rural state, but Des Moines is about a million people. And so, it's not hard to find docs that want to come here. So it's a great, great place to live. Yeah.

David Phelps: Well, this is really fun. Yeah, we could definitely, and maybe on a future time, we'll dig a little bit more deeper into that, the psychology of the associates, because to me, that's the other piece that is besides

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everything else you do and talk about, we didn't dive into systems and everything else. We didn't have time.

But you know, the people. We did talk about culture and people and you really gave us a lot of insight into that. And that is huge. It's too many people, I think, rely on systems and processes and technology to take care of that. It's like, well, wait, it's a people business, so you've got to merge the two, and you can't just let one take care of the other. They have to merge together, and many times if they don't, that's where people go, well, this doesn't work.

Steffany Mohan: No, it's so true. But if you expect them to be like each other, or like you, or I mean, we're not creating carbon copies, we're creating individuals and that won't work.

David Phelps: Yeah. Well, a lot of fun. We'll do it again. I'll come back with some more provocations. I'll spin you around and around, but I know you'll come up with some revelations that are important for everybody. So Dr. Steffany Mohan, I appreciate your time today.

Steffany Mohan: Thank you so much.

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