

The Tech Chronicle

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IT SUPPORT

Insider Tips To Make
Your Business Run
Faster, Easier And More
Profitably

What's New in March

The West Michigan dental community continues to grow! There are so many great offices that we are honored to be associated with.

ADA
DENTAL
CO

Congratulations to Ada Dental Co., and Dr. Lindsey Vogl-Robinson on the opening of their new location in downtown Ada.

And congratulations to Grand River Pediatric Dentistry, and Dr. Meghan Condit and Dr. Christine Vollmar on the opening of their new location in Jenison.

Thank you for allowing us to serve your practice!



March 2020



This monthly publication provided courtesy of Mark VanderWal, President of Bridge IT Support.

Our Mission:

To positively influence the quality of life in West Michigan by directing our God-given talent of fixing and maintaining computer systems to our loyal clients so they can deliver the same to their clients.

Cyber Liability Insurance and Coverage and Dentists

A few practices have asked about cyber insurance for their practice over the past few months. We are by no means experts on insurance coverage, but thought a few more of you might be wondering the same thing, so below is an article provided by eAssist Dental Solutions that does a pretty good job of explaining:

Cyber criminals steal patient information from clinics, such as health histories, birth dates, banking information, credit card information, etc. ("Dental Practice Cyber Risk – Exposures & Protections" 2017; Oberman 2015). They utilize a variety of methods, such as utilizing malware to steal "the practice's online banking user credentials," using ransomware, "which is software that locks [the person's] data and charges ('extortion') for a key to unlock the data," and much more ("Dental Practice Cyber Risk – Exposures & Protections" 2017). They can use this information for profit by selling it "for a premium on the black market..." (Mearian 2016). Upon losing this information to them, dentists must pay high fines and penalties from the Health Insurance Portability and Accountability Act (HIPAA) and their state (Oberman 2015). On top of that, their patients may sue them (Oberman 2015). Clinics must encrypt their data on their computers and train their employees on preventing cybercrimes (Oberman 2015). **However, when cybercrimes occur, cyber liability insurance policies help cover the costs related to these situations.**



Cyber liability insurance covers a variety of items and events when dealing with the aftermath of cybercrime. Business insurance policies usually do not pay for incidents related to cybercrimes ("Cyber Liability / Data Breach Insurance"). Consequently, clinics must enroll into cyber liability insurance separately so that their policy could "cover the cost of investigating a theft, compensate the insured for all state and federal fines and penalties imposed, and fund all related lawsuits and legal fees, thus relieving the dentist of the financial and time burdens imposed by the security breach" ("Cyber Liability / Data Breach Insurance;" Oberman 2015).

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Also, dentists may possess Cyber Liability coverage from their Dental Professional Liability Insurance (Insurance Innovations 2016). With this coverage, dentists also may not have to worry about the costs related “to [notifying] third parties (e.g. patients) that their private medical information has been breached or compromised” (Insurance Innovations 2016). In addition, policies usually limit coverage of credit monitoring services up “to

12 months from the date of enrollment in such services” (Insurance Innovations 2016). Regarding information stolen by cyber criminals, cyber liability insurance “covers expenses to recover and/or replace data that is compromised, damaged, lost, erased, or corrupted” (“Cyber Liability / Data Breach Insurance”). Other aspects of cyber liability coverage include events of copyright or trademark infringement, libel, slander, cyber extortion, and cyber terrorism (Insurance Innovations 2016).

Cyber liability insurance can alleviate the costs related to cybercrimes for dentists. They can cover many of their expenses so that dentists do not have to worry about spending too much of their budget. Albeit, beneficiaries still need to make their practice secure from cyber criminals because they not only need to “comply with requirements established by the insurance companies,” but also protect their patients’ information and privacy (Lenok 2016).

Security Byte: Patching & Updates

Microsoft releases new patches (program updates) to fix security holes in Windows on a regular basis – sometimes multiple times per week! Leaving these holes unpatched can leave you vulnerable. By that same token, many third-party runtimes do the same. Web Browsers like Chrome and software like Adobe Reader, Flash Player, and Java are needed to visit a good portion of the Internet, and can all be vulnerable if out of date. Bridge IT Support’s monthly programs ensure all this software is current, and we constantly monitor for any problems with these patches to keep your practice running smoothly and securely. Patching is included in our Maintenance, Proactive Managed, & Full Service plans. It is NOT included in the antivirus only plan.

It’s not only computers that need patches – devices like Firewalls and Wi-Fi Routers need updates too! Bridge IT Support monitors for updates for Maintenance clients and also installs them proactively for our Proactive Managed & Full Service clients.




Referral Program
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Refer any business with 5 or more computers to Bridge IT Support, and if they become a client, your office will get a free lunch, and you will get \$100. Just have them call us at 616-682-5450 and mention your name and office, or visit bridgeITsupport.com/referrals to learn more!

Cartoon Of The Month



"The contract is signed, so a pinky swear seems like overkill, but if you insist."



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financial management tools like FreshBooks and QuickBooks or project management tools like Trello. You can also use e-mail marketing apps like Mailchimp.

Accessibility – Make it easier than ever for customers to book your services. Online-scheduling software streamlines the process, allowing customers to schedule times that work for them and you. You can have customers book times on your website or Facebook page.

Employee Engagement – Delegate more, encourage more communication through apps like Slack and celebrate more achievements.

Customer Service – Chatbots and other types of similar customer service-based artificial intelligence are bigger than ever. Use them on your website or direct customers to Facebook Messenger. HubSpot's Chatbot Builder is a good tool to try when getting started. *Small Business Trends, Dec. 1, 2019*

Do You Put Too Much Trust In Your Smartphone Apps?

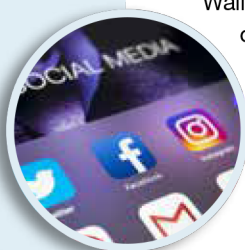
Many people take smartphone security for granted. But there are many ways cybercriminals can exploit your smartphone and steal your data. Here's how to protect yourself and your device.

Download From Trusted

Sources – Stick to the Google Play and Apple's App Store. Read reviews and descriptions. Some apps disguise themselves as the real deal but only exist to track your location (this data is sold to advertisers). Be informed about what you're downloading.

Check App Permissions – Many apps ask for permission to access your camera, contacts and phone. For some apps (like communication apps), it makes sense, but for everything else? Say no. Newer phones make it easy to accept or deny permissions.

Keep Apps Updated – You can set apps to update automatically or manually; automatic is recommended. You get the latest version of every app, and that includes security patches.



Are You Working SMART?

Rubbermaid thought they needed more products to be the leader in their industry. So, they set out to invent a new product every day for several years, while also entering a new product category every 12-18 months. *Fortune* magazine wrote that Rubbermaid was more innovative than 3M, Intel and Apple; now, that is impressive.

Then Rubbermaid started choking on over 1,000 new products in less than 36 months. Innovation became more important than controlling costs, filling orders on time or customer service. They ended up closing nine plants and laid off over 1,100 employees before Newell Corporation came in to buy (rescue) the company.

I had a mentor who once told me, "Rob, I don't care how hard you work. I care how smart you work." Rubbermaid was working hard, putting in time, money and effort while at the same time destroying their own company. How did that work out for them?

Eli Lilly thought they needed to hire 2,000 PhD researchers to create more products to keep Wall Street happy with their growth. The only problem was they didn't have the funds to hire them. So, they had to come up with another way to solve this problem – in other words, they had to work smarter.

They decided to take all their molecular problems, post them on the Internet and tell all molecular PhD researchers that they would PAY for solutions. Instead of having to pay the salaries and benefits for 2,000 new researchers with money they didn't have, they had thousands upon thousands of researchers all over the world sending in their suggestions for solutions to their molecular problems, and they only had to pay for the ones they used. Now, that is SMART!



Robert Stevenson is one of the most widely recognized professional speakers in the world. Author of the books How To Soar Like An Eagle In A World Full Of Turkeys and 52 Essential Habits For Success, he's shared the podium with esteemed figures from across the country, including former President George H.W. Bush, former Secretary of State Colin Powell, Tony Robbins, Tom Peters and Stephen Covey. Today, he travels the world, sharing powerful ideas for achieving excellence, both personally and professionally.



Do you see SMART opportunities in these statistics?

- About 66% of employees would take a lower paying job for more work flexibility.
- About 62% of employees believe they could fulfill their duties remotely.
- About 60% of employees believe they don't need to be in the office to be productive and efficient.

Could you lower overhead and expenses by having some people operate from home? Some managers will immediately say, "That won't work; you won't have control of your employees. They won't get things done." If that is your argument, my statement to you is this: you have hired the wrong people.

JetBlue has hundreds of reservation agents operating from their own homes. Their home-based agents save, on average, up to \$4,000 on their commuting expenses, not counting the savings of lunch, day care and wardrobe. JetBlue found they had a 25% increase in productivity once employees were allowed to work from home; they figured out a different, more productive, less expensive, more profitable ... *SMARTER* way to operate.

To survive in this competitive marketplace, you must change, adapt, modify, challenge, innovate, transform, revise and improve, but what's paramount to your success is to be working SMART!



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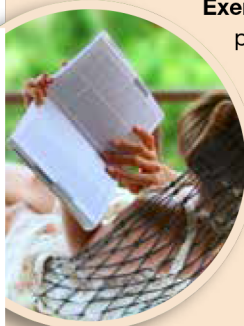
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These 6 Hobbies Will Make You Smarter

Play An Instrument – Learning to play an instrument – or playing an instrument you’re already familiar with – keeps the brain sharp. It’s an “active” hobby that creates new neural pathways in the brain, which is linked to good brain health, including improved memory and problem-solving.

Read Constantly – Reading helps reduce stress while boosting cognitive abilities, like interpreting data and emotions. Interestingly, it doesn’t matter what you read as long as you read often.

Exercise Daily – Exercise promotes the release of brain-derived neurotrophic factor (BDNF) within the body, a protein that promotes healthy brain activity, including better mental acuity.



Learn A New Language – Like playing an instrument, learning a new language creates new neural pathways. Research shows that people who learn a second language are better at solving puzzles and problems.

Play “Brain Games” – Activities such as sudoku, puzzles, board games and problem-solving video games can be beneficial to the brain. These activities increase brain neuroplasticity, which improves cognitive ability and reduces anxiety.

Meditate – It’s also important to quiet the brain. Meditation improves focus and can improve your mood significantly, which can boost confidence. *Business Insider*, Dec. 17, 2019

BEWARE AT THE GAS STATION ...

If you use a credit card at the gas pump, you increase your risk of having your credit card information stolen. At the end of 2019, Visa warned a number of its customers that hackers

are actively stealing credit card information by hacking into gas stations’ point of sales networks. These networks, it turns out, are not as secure as they should be.

Hackers also use phishing scams. All the gas station employee has to do is click a malicious link and hackers can install software that steals credit card information from the station and sends it back to the hacker.

What can you do to protect yourself? Make sure your credit cards are up to date with the latest chip technology. Never use your card’s magnetic strip, if possible. If you’re still using your magstripe, ask your issuer for an updated card or find a new credit card provider. Cash is also a great option. *Inc.*, Dec. 16, 2019

4 WAYS TO IMPROVE BUSINESS IN 2020

Automation – Boost efficiency with automation tools. Think accounting and

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