

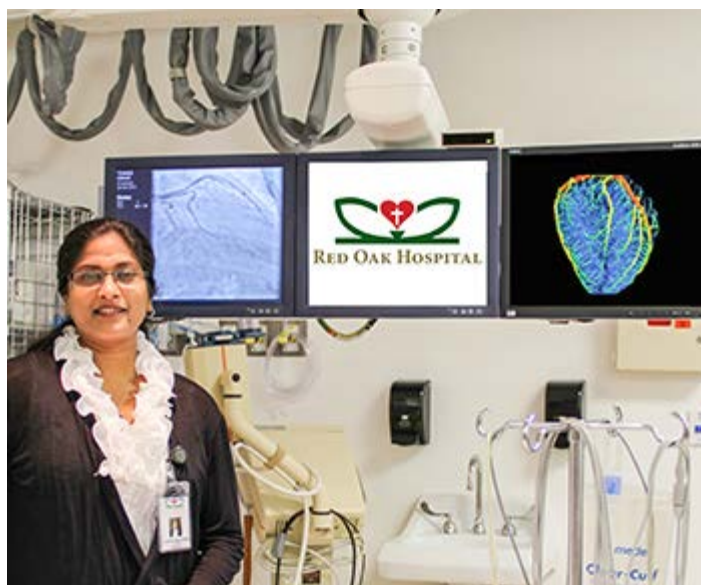
View this email in a [browser](#).



Business Talk, A UH SBDC Star Member E-Newsletter

July 2013

**Spotlight on SBDC Client: Red Oak Hospital**



When it comes to health care management, it's a family business for the Mopartys. And with the addition of Red Oak Hospital, the latest brainchild of brothers Dayakar, Ravi and Roy, the family health care business is growing.

Already the owners of three clinics, the brothers saw the acquisition of Red Oak as an opportunity to expand their services in the northwest Houston area off 1960. They also saw an opportunity to bring their sister, pediatrician Dr. Sue Moparty, into the fold. Dr. Moparty had worked for various hospitals and clinics in Virginia, but relocated to Texas in 2011 to assist in the management and operation of the new facility.

One of the first calls the family made when they decided to expand was to UH SBDC's Orlando Saldana. Orlando, a senior financial business advisor at the center, had assisted the family when they established their prior locations. Orlando reviewed the brothers' goals for Red Oak and worked with them to integrate the new hospital into their current network. He provided in-depth assistance with the acquisition strategy, financial analysis and forecasting, loan structure and submission to the prospective lender.

*In This Issue:*

*Spotlight on Client Success:  
Red Oak Hospital*

*Mid-Summer Retail Tips*

*Preparing for the New Health  
Care Law*

**Featured Seminars:**

State and Federal Taxes  
for Sole Proprietors  
7/30/2013  
9:00 AM - 11:30 AM



Do You Have What it Takes  
to Start a Nonprofit?  
7/30/2013  
9:00 AM - 12:00 PM



Google Tools for Small Business  
7/31/2013  
10:00 AM - 12:30 PM



“Orlando provided great advice and business assistance as well as great insight and guidance on operations and direction,” said Dr. Moparty. “Once again he helped us successfully attain funding for our expansion.”

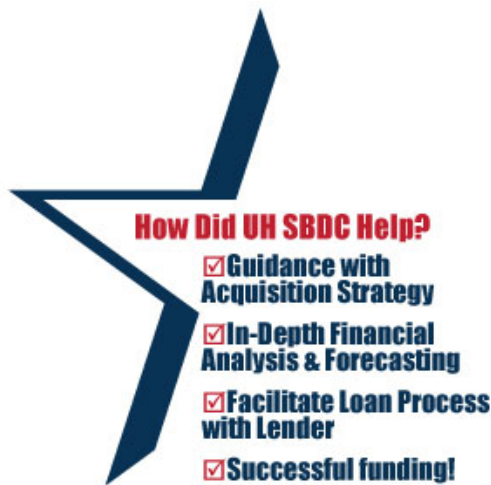
By January 2013, Red Oak Hospital had been transformed from a basic cardiology clinic

into a comprehensive state of the art health care facility. The hospital’s pain treatment lab specializes in intervention pain management, offering cutting edge technology such as image guided injections. Red Oak also supports a full service lab and offers 24/7 access to an on-site ER physician. Now, the facility’s cardiology lab boasts the ability to offer the latest in cardiovascular technology in a smaller, more personal setting than most health care providers, giving patients the opportunity to receive treatment without the typical long delay.

A commitment to patient safety and comfort is uppermost in the Moparty family’s minds as they seek ways to allocate space in the 49,000 square foot facility. The next phase will be to include an intensive care unit as well as additional operating rooms and areas for both in- and out-patient care.

Being owned and operated by a family of professionals has lent itself to the successful expansion of the Moparty’s health care domain, with each family member providing their own area of expertise. Dr. Moparty acts as both the Chief Operating Officer and the Chief Quality Officer and is directly involved in the operation and management of the Red Oak facility. Her brothers are well-versed in the hospital’s expansion and technological aspects, while Orlando’s expert business advice is just a phone call away.

To learn how an SBDC advisor like Orlando can help you grow your business, contact Roberta Skebo at 713-752-8426.



**Mid-Summer Retail Tips....from the Newest Member of the Houston SBDC Team**

As a retailer, you know that you buy into a season and sell out of a season. Sounds simple, right? The reality is that out-of-stocks and overstocks can be a challenge to your summer inventory assortment. To find out how to maximize your summer sell through, contact UH SBDC’s new retail business advisor, Doug Baumann, today.

Doug brings over 20 years of experience managing both big box national outlet stores as well as small specialty boutiques.

He can help you improve your retail savvy by performing an in-depth analysis of product assortments and margins,

**GROW Your Business with GS10KSB**

Applications for Fall 2013 are due July 15.

[APPLY NOW!](#)

We welcome comments, questions and suggestions concerning our Business Talk newsletter. Please send a letter to our editor, Jacqueline Taylor.



Visit us on the Web! Login online to access special features only available to Star Members, or tell a colleague about the vital business information and expert assistance they can find at the UH Small Business Development Center.



The UH SBDC is a center of the University of Houston SBDC Network. The UH SBDC Network serves 32 counties in Southeast Texas. SBDC programs are nondiscriminatory and available to individuals with disabilities. Funded in part through a cooperative agreement with the U.S. Small Business Administration. All opinions, conclusions or recommendations expressed are those of the author(s) and do not necessarily reflect the views of the SBA. The University of Houston is an EEO/AA institution. Reasonable accommodations for persons with disabilities will be made if requested at least two weeks in advance. Contact UH SBDC at 713-752-8488 for accommodations.

helping to design a marketing strategy, and developing proficient inventory practices.

Doug can evaluate and make recommendations for both new and existing retail businesses.

Doug holds a BBA in Marketing from Texas A&M University and is a Certified Global Business Professional.

Access Doug's retail assistance at no cost. Contact him at [dabaumann@uh.edu](mailto:dabaumann@uh.edu) or at 713-752-8465.



### Preparing for the New Health Care Law

According to the Patient Protection and Affordable Care Act of 2010, all individuals must maintain qualified health insurance coverage through an individual plan or an employer sponsored plan. How does this affect small businesses?

#### **Do all businesses have to make health insurance available to their employees?**

No. Only businesses that have 50 or more full-time equivalent employees face potential penalties for not making a qualified plan available to their employees, and the President has recently delayed implementation of this portion of the law until 2015. "Small" businesses with fewer than 50 employees face no such penalties and have no responsibility to provide health insurance to their employees. However, business owners must comply with the individual mandate to purchase insurance for themselves or pay a penalty.

#### **Does Texas have a health insurance marketplace?**

Texas has indicated that it will not create a state-based health insurance marketplace (formerly called the exchange). A federally-created marketplace is scheduled to begin open enrollment periods for individual and small employer coverage in October 2013, for coverage beginning in January 2014. People with incomes between 100 and 400 percent of the federal poverty level may be eligible for premium and cost sharing subsidies.

#### **What are some benefits to the law for small businesses?**

- Small businesses that provide health care coverage might be eligible for a tax credit that is worth up to 35% of premium costs. The tax credit is 25% for tax-exempt employers.
- This credit increases to 50% (35% for tax-exempt employers) in 2014.
- Businesses can claim the tax credit if they:

- o have fewer than 25 full-time equivalent employees.  
(Employers with more than 25 workers may also qualify if some of their workers are part-time.)
- o Pay average annual employee wages below \$50,000.
- o Pay at least half of the premiums for employees, at the single (employee-only) coverage rate.

For answers to general insurance questions, a Texas Department of Insurance Consumer Help Line will be available beginning July 18. Call between 8 a.m. and 5 p.m., Central time, Monday-Friday, 1-800-252-3439.

Information in this article was taken from the Texas Department of Insurance website at [www.tdi.texas.gov](http://www.tdi.texas.gov) and contributed in part by the Pennsylvania Small Business Development Centers at [www.pasbdc.org](http://www.pasbdc.org).

UH SBDC Business Talk Newsletter published by  
Kimberly Smith, Marketing & Publicity, UH SBDC Network;  
edited by Jacqueline Taylor, Associate Director, UH SBDC Network

You have received this message because you are subscribed to our Business Talk email list.  
[Click here](#) to manage your subscriptions.