

# DENTAL EXPRESSIONS®

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## Disaster Preparedness: Creating a Dental Office Recovery Plan

Every dental practice is vulnerable to unexpected, potentially catastrophic events that can disrupt clinical operations and even lead to business failure and inability to reopen.

Fortunately, effective emergency planning can increase the odds of survival and hasten recovery.<sup>1</sup> *Are you prepared?*

While CNA's property insurance plan for dental practices includes a program designed to support dentists' efforts to restart essential activities, concrete plans and procedures should be developed in advance to expedite the process. The primary goals of a dental office recovery plan are to:

- Provide for ongoing and emergency patient care.
- Retain patients and staff.
- Reduce income loss and rebuilding expenses.
- Minimize liability.

Typically, business continuity plans focus on restoring cash flow and related financial matters. However, dentists also must consider the health needs of patients who are undergoing treatment or require urgent care. Prolonged delay may place these patients at risk of disease progression, pain or infection. For this reason, every dental office needs a clinical / business continuity plan (C / BCP) to address both patient and practice needs. While disasters may be inherently unpredictable, the existence of a solid C / BCP can significantly limit disruption and speed recovery.

This edition of *Dental Expressions*® highlights some of the major issues that should be addressed when creating a continuity plan for the dental office. A range of additional resources (including CNA publications) are listed, providing more detailed information and guidance on this vital topic.

*Dental Expressions*® is now online! Don't delay – send us your email address today, as we must have it on file for you to receive future issues. Please provide your email address to your PPP agent or email us at [PPP@bbprograms.com](mailto:PPP@bbprograms.com).

<sup>1</sup> CNA offers online access to two informative videos about dental office clinical / business recovery at [www.cna.com/claim](http://www.cna.com/claim). (Scroll down to the graphic boxes with these titles: "CNA in Action – Dental Business Recovery" and "Client Touts Property Claim and Dental Recovery Program"; last accessed 1/6/2014.)

## MUTUAL SUPPORT NETWORKS

Just as patients come first in any dental practice, so too are care needs the starting point of any C / BCP. By developing a community network, dentists can ensure that their patients have access to care locally, even if individual offices are damaged. If a dentist is out of commission for any reason, a mutual support agreement can facilitate care delivery by another practitioner, thus enhancing patient safety and reducing risk. As part of the network planning process, discuss with dental colleagues how differences in professional / clinical opinion will be managed, in order to best protect patients' interests while minimizing potential confusion and dissatisfaction.

A hurricane, flood or tornado can incapacitate the dental care resources of an entire community, creating the need for regional support and assistance networks. Such arrangements may be initiated by dental societies or individual dentists in high-risk areas. Resources to aid in clinical and business contingency planning and forging mutual support agreements are available from national, state and local professional associations.<sup>2</sup>

## RISK ASSESSMENT

Begin the assessment process by discussing emergency management questions with local authorities, staff members, public utilities and key suppliers. Use these discussions to identify emergency scenarios, evaluate the community's general level of disaster preparedness, and create effective backup arrangements regarding staffing, supplies and power. In addition, obtain input from local first responders and others regarding emergency-related security issues, communication methods, first aid training, evacuation protocols and fire safety.

<sup>2</sup> See the American Dental Association's Disaster Recovery tool and resource listing at <http://www.ada.org/disasterrecovery.aspx> (last accessed on 9/30/2013). See also the Florida Dental Association's detailed *Five Step Guide for Disaster Preparedness & Recovery*, third edition, 2007, which is available at [http://www.ada.org/sections/professionalResources/pdfs/fdhf\\_disaster\\_manual.pdf](http://www.ada.org/sections/professionalResources/pdfs/fdhf_disaster_manual.pdf).

## TRAINING AND TESTING

Every business continuity plan requires ongoing training, testing and refinement. Disaster drills should be held periodically, focusing not only on physical safety, but also on such continuity-related goals as minimizing damage, communicating with patients and authorities, and securing the premises. After walking through simulated emergency situations, debrief participants to discover what worked well and where improvement is needed. In addition, seek out opportunities to participate in community emergency preparedness exercises.

## RECORD PROTECTION AND RECOVERY

Sound storage and backup protocols can help prevent loss of vital patient care and business records due to power outage or damage to computers. Copies of key system software also should be retained offsite. Useful resources pertaining to cyber security – including a downloadable backup and recovery checklist – are available at the [www.HealthIT.gov](http://www.HealthIT.gov) website.<sup>3</sup>

## RECOVERY FUNDING

Contact the State Administrator Agent for the Professional Protector Plan<sup>®</sup> for Dentists about disaster-related risks, in order to determine insurance coverage needs. While insurance represents an essential element of the recovery process, additional resources may be required in the aftermath of a disaster. Grants and loans may be available from government agencies or professional associations at the local, state or national level, such as the ADA Foundation or the Federal Emergency Management Agency (FEMA).<sup>4</sup> These and other potential sources of post-disaster assistance should be included in the C / BCP.

<sup>3</sup> See especially "CyberSecurity: 10 Best Practices for the Small Health Care Environment" (scrolling down to #7, "Plan for the Unexpected"), at <http://www.healthit.gov/providers-professionals/cybersecurity> (last accessed 9/30/2013). The site's home page (<http://www.healthit.gov/providers-professionals>) offers access to a wide variety of additional information regarding electronic health records, along with related privacy and security guidelines.

<sup>4</sup> The ADA Foundation Emergency Disaster Grant Program can be accessed at <http://www.ada.org/applyforassistance.aspx#grants> (last accessed 9/30/2013). In addition, a listing of disaster relief resources and related information is available on the FEMA website, at <http://www.fema.gov/>.

## SAMPLE FIRE SAFETY PLAN

Fires are the most common emergency situation, and hence serve as a good starting point for planning efforts. The basic format described below can be followed for other types of calamities, including tornadoes, floods, power outages, toxic chemical releases and disease outbreaks.

### Before an event:

- *Implement safe storage and disposal procedures for flammable materials, chemicals and gases.*
- *Regularly inspect the electrical system and maintain an inspection log.*
- *Establish clear evacuation routes, ensuring that they are well-marked and obstacle-free.*
- *Check and maintain fire extinguishers, smoke detectors and other fire protection equipment, as recommended by the manufacturer.*
- *Conduct periodic fire drills, followed by discussion and evaluation.*

### During an event:

- *Declare an emergency and evacuate patients and staff, if necessary.*
- *Notify the fire department of the intensity and exact location of the fire.*
- *Douse smaller and more manageable fires, using extinguishers – but only after receiving training in identifying extinguishable blazes and satisfying other Occupational Safety & Health Administration (OSHA) requirements.*
- *Remove flammable gases and other combustibles, if possible.*
- *Provide clear access for fire trucks and other emergency vehicles.*
- *Meet arriving firefighters and answer any questions they may have.*

### After an event:

- *Secure the fire area to avoid reignition.*
- *Account for all patients and staff members by name, ensuring that anyone suffering possible injury receives proper medical treatment.*
- *Mop up standing water quickly to reduce staining, mold and other post-fire damage.*
- *Inform insurers as soon as possible and follow their recovery suggestions.*
- *Begin salvage operations, taking care not to disrupt ongoing insurance or criminal investigations.*
- *Debrief staff and evaluate emergency response protocols and plan execution.*

A clear, detailed and current continuity plan is critical to weathering the shock and confusion experienced during and just after a disaster, and moving toward recovery and resumption of normal operations. By anticipating the unpredictable and coordinating with others, dental practices can minimize chaos, protect patients and staff, reduce liability exposure, and lessen damage and disruption.

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## ADDITIONAL RESOURCES

For guidance on developing and implementing a successful clinical / business continuity plan, see the following:

- The ADA's Five Steps to Business Recovery Planning Web page (open access), at <http://www.ada.org/1625.aspx> (last accessed 9/30/2013).
- CNA's Emergency Preparedness page, with links to a multitude of useful tools, links and information, at [www.cna.com/riskcontrol](http://www.cna.com/riskcontrol). (Click on "Healthcare" under the "Services" header, then select "Visit Act Now! Emergency Preparedness" near the bottom of the Healthcare Risk Control page; last accessed 9/30/2013.)
- "Emergency Management Planning: Assessing the Risks, Preparing for Recovery," 2013 edition, a CNA risk management resource for the healthcare industry, available in the Healthcare section of CNA's Download Library at [www.cna.com/riskcontrol](http://www.cna.com/riskcontrol). (Scroll down to the "Client Materials" section for the Download Library link; last accessed 1/6/2014.)
- *Emergency Planning & Disaster Recovery in the Dental Office*, 2003, from the ADA Council on Dental Practice, at [http://www.ada.org/sections/professionalResources/pdfs/ada\\_disaster\\_manual.pdf](http://www.ada.org/sections/professionalResources/pdfs/ada_disaster_manual.pdf) (last accessed 9/30/2013).
- FEMA's Ready Business website, which helps organizations develop multi-hazard preparedness programs, at <http://www.ready.gov/business> (last accessed 9/30/2013).
- OSHA's *Principal Emergency Response and Preparedness Requirements and Guidance*, 2004, at <https://www.osha.gov/Publications/osh3122.html> (last accessed 9/30/2013).

## LOOKING FOR ADDITIONAL RISK MANAGEMENT INFORMATION?

Visit the Professional Protector Plan® for Dentists program website at [www.protectorplan.com](http://www.protectorplan.com) for additional resources. The site's Risk Management tab contains links to information about both our in-person CE seminars and our online self-study CE course.

### Dental Risk Management Seminars

Dentists can obtain risk management information by attending any of the risk management seminars listed below, or by completing the CNA online self-study CE course (see above). For more information about our in-person seminars, please contact the nearest Professional Protector Plan state administrator agent.

When it comes to understanding the risks faced by healthcare providers ... **we can show you more.®**

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### Upcoming Seminars

<b>Feb. 28, 2014</b> Portland, OR	<b>May 17, 2014</b> Meredith, NH
<b>Feb. 28, 2014</b> Hattiesburg, MS	<b>June 6, 2014</b> Richmond, VA
<b>Mar 15, 2014</b> Washington, DC	<b>June 12, 2014</b> Rockport, ME
<b>Mar 21, 2014</b> Seattle, WA	<b>June 13, 2014</b> Coralville, IA
<b>May 1, 2014</b> Grand Rapids, MI	<b>Sep. 12, 2014</b> Little Rock, AR
<b>May 8, 2014</b> Maryland State Session	<b>Sep. 19, 2014</b> Madison, WI
<b>May 9, 2014</b> Maryland State Session	<b>Sep. 20, 2014</b> Ocean City, MD
<b>May 9, 2014</b> Phoenix, AZ	<b>Oct. 3, 2014</b> Austin, TX
<b>May 10, 2014</b> Phoenix, AZ	<b>Nov. 14, 2014</b> Scottsdale, AZ
<b>May 16, 2014</b> Coeur d'Alene, ID	



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