



CNA HealthPro

Can You Be a Better Insurance “Patient”?

By Frank L’Hommedieu, PPP State Administrator (New Hampshire)

Every dental practice is familiar with the patient who gives an incomplete health history update, who doubts the need for regular bitewing or panoramic x-rays, who is too busy for six-month recalls and who wonders if the whole process is just about selling more dentistry. It’s usually the uninformed, non-compliant patient who develops oral health problems that could have been avoided or minimized.

Dentist clients can sometimes present a similar profile in their behavior as insurance “patients.” Staying current on insurance coverage needs can be a real challenge for dentists who deal with a daily deluge of mail and phone calls as well as the demands of patients and employees.

It’s important to remember that effective insurance and risk management planning, like effective dentistry, depends on trust developed through a regular two-way flow of information. Regular communication with your agent can help you avoid a financial loss for which you are uninsured or under-insured.

Here’s some advice on becoming a top-notch insurance “patient”:

- Remember that any change, addition or transition in your dental practice can create a new or increased risk for claims or losses. Tell your agent of your plans to add a new operator, hire an associate or purchase such items as an intraoral camera system or a crown-milling unit.
- Report any increase in property values.
- Employee terminations and patient dismissals may trigger lawsuits. Giving advance notice to your agent will help prepare you for these actions and reduce the potential of an adverse outcome.
- To avoid a gap in coverage, be sure to add to your policy any new legal entity you create, such as a professional limited liability corporation (PLLC), a partnership or a professional association (PA).
- Inform your agent of the current status of pension and profit-sharing plans and other employee benefit plans you may offer. Your insurance coverage must address your fiduciary duties as the administrator of these plans.
- Remind yourself that when you need to call an attorney or accountant about a change in your practice, you probably need to call your insurance agent, too. Ask your agent about the risk and insurance implications of these legal and/or financial changes.
- Think of your Professional Protector Plan renewal application as a time to focus on what happened in your practice during the past year and any changes you plan for next year. Make sure the office “gatekeeper” understands the importance of involving your agent/risk manager.

- Don't delegate your insurance review process or practice protection decisions to employees – not even to your spouse. You should be actively involved in the exchange of information with your agent to make the choices that will best protect your practice and your patients.

By being a good insurance “patient,” you'll benefit more from the expertise and attention of your agent, and be better able to protect your assets against an ever-changing range of risks.

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