



CNA HealthPro

Plan in Advance for Emergency Events

Regardless where you live, planning for potential emergencies should be an important aspect of your practice management plan. The need to plan is vital, whether the event is a medical emergency involving a patient's health or a non-medical emergency that affects your practice. This article will address non-medical emergencies.

Over the years, dentists have had to deal with a variety of emergencies, including floods, building fires, tornadoes, earthquakes, ice storms, electrical and water outages, blizzards, burst pipes, and wildfires. One dentist even had a large deer crash through the reception area's plate glass window.

June 1 marked the beginning of the 2006 hurricane season. After two consecutive years of significant hurricane losses, residents in coastal states have implemented advanced emergency planning efforts. Of the ten most costly hurricanes in U.S. history, seven have occurred within the past two years. The 2006 prediction from the National Oceanic and Atmospheric Administration Center, an agency of the U.S. Department of Commerce, anticipates 13 to 16 named storms, with 8-10 becoming hurricanes. They predict four to six could become "major" hurricanes of Category 3 strength or higher.

In other parts of the country, continued drought has increased the risk of fire, whether by wildfire or an accidental event. Beyond the risk of a fire, firefighting efforts in these drought areas will be challenged by the limited water supply. Parts of New England have been at the other end of the spectrum – too much spring rain created flooding unseen in the region in decades.

Why emergency preparedness is vital

Wherever you live and whatever the risk you face, an emergency plan should be created to address the safety and welfare of your staff, your patients, and yourself, especially in the office setting. An emergency plan also includes elements that focus on minimizing the losses to your practice and returning to full functionality as quickly and efficiently as possible.

Richard Huot, D.D.S., a CNA Professional Protector Plan for Dentists (PPP) insured dentist in Vero Beach, Florida, has weathered three hurricanes in the past two years. He has expressed the view that the preparations taken were well worth the effort. "Doing the hard work beforehand was the most beneficial step," he said. "We had inventoried every piece of equipment on a spreadsheet and we update the inventory every six months." Dr. Huot added that his inventory included taking digital photographs of his entire office, including operatories, equipment, supplies, and even his licenses. "Having the photos allowed us to reconstruct our office environment down to the last item."

In September 2004, Hurricanes Frances and Jeanne hit the east coast of Florida just three weeks apart. Dr. Huot was able to practice only four days in the lull between the two storms that month. Although Dr. Huot's office was on the first floor of a two story building with his damage limited to carpeting and items on the floor, the tenant above him was more significantly affected. "In Florida, commercial air conditioning units are usually on the roofs of buildings," Dr. Huot explained. "When the hurricanes came through, they ripped many AC units off the roofs, which led to roof damage and leaking. That's what happened to the tenant in the office above me." Dr. Huot also had to prepare when Hurricane Wilma made its way through the area in 2005.

Patti Martin of Punta Gorda, Florida tells of far more serious consequences for another PPP insured dentist. Patti was working in the business end of the practice of her husband, Dr. Jeremy Martin, and his partner, Dr. Jon Windom, at the time Hurricane Charley hit their community in August 2004. Two months before Charley, Drs. Martin and Windom had purchased a building and made significant renovations.

Unfortunately, Charley blew off many of the new roof tiles, leading to extensive internal water damage. The items that needed to be replaced included the air conditioner, ductwork, insulation, carpeting and flooring, computers, a panoramic machine, and all drywall less than four feet above the floor. "The practice was closed for thirteen weeks," Patti recounted. "We were fortunate that we had already reviewed and updated our insurance needs with our agent when we went through the purchase and renovation. We had also recently switched accountants for the practice, and our new accountant was very helpful in providing financial information to support our claims. We were also fortunate the contractor we had used still had all the information about the materials from the original renovation."

What to plan for

The emergency response plan should spell out a course of action that directs personnel in acting immediately and correctly during a variety of potential emergencies. Your plan should be tailored to contain directives for addressing slow-developing situations, such as a hurricane or blizzard, as well as sudden unexpected emergencies such as a loss of power, fire, bomb threat or explosion.

Emergencies are defined as events that happen suddenly, disrupt normal operations, and demand immediate attention. Events that dental practices should potentially plan for fall into one of three categories:

- Natural — Floods, hurricanes, tornadoes, storms, earthquakes, wildfires, etc.
- Accidental — Structure fires, explosions, loss of power, etc.
- Deliberate — Acts of terrorism, civil unrest, arson, bombings, etc.

Of course, the emergencies for which you establish a plan depends on the risks inherent in your practice location. Factors to consider include climate, geography, proximity to water, and proximity to the risks presented by external businesses and conditions.

It is important that your plan addresses the challenges brought on by emergency situations. For example, who would assist patients during a sudden evacuation due to fire? Or if, in the middle of treatment, the electricity went out or a fire alarm sounded, how would your patients be cared for?

Any dentist in practice for a period of time will likely experience some type of emergency. There are many aspects of dentistry that are critical to continuous normal operations. For example, it would be very difficult for any dental practice to continue if the building and equipment were severely damaged or vital financial and patient care records were destroyed. If operations cannot be restored within a reasonable time frame or other arrangements cannot be made to accommodate patients, they may choose to be treated elsewhere. Dr. Huot recalled, "The boil water advisory had the biggest impact on my practice. Even when my office was able to reopen due to power restoration, we couldn't practice because of the water contamination, despite having an in-house waterline filtration system."

Emergency planning is also important in addressing the emotional impact of an emergency situation. Although all emergencies are stressful, being prepared gives you and your staff the best opportunity to focus on the tasks at hand without losing your wits about you. Afterward, you will all know you did the best that could have been done, in contrast to the many "What if?" questions that swirl through the minds of those who are not well-prepared.

Although an emergency situation may not be preventable, the impact can be reduced through pre-event planning. Emergency planning involves developing and implementing measures to prepare for, respond to

and recover from an emergency. Being prepared reduces the potential for significant loss of assets, personal injury, long term business interruption or total loss.

Steps for dental practices

While there are many potential steps that can be taken to prepare for a possible emergency situation, we suggest that the preservation of critical documents and information be placed at the top of the list. To that end, we encourage dentists in all areas to keep updated copies of the following items in a secure, off-site location:

- Your patient list, including contact information – be certain to include cell phone numbers – and account information
- Home and cell phone numbers of staff, along with a “phone tree” that delineates who gets called and in what order.
- Phone numbers of all the people and companies with whom you do business (insurance agent, landlord, dental laboratories, suppliers, utilities, etc.) and important public agencies (fire, police, etc.)
- Daily backup files of patient and accounting records
- All insurance policies, including practice financial information that may be needed to show the extent of your income loss
- A photocopy or photograph of your dental license and DEA license
- Inventory of office equipment and supplies

It is also a good idea to photocopy or print out a hard copy of your appointment book, depending on your appointing methods, for the upcoming week or two ahead. In the event of an emergency that limits access to your computer files, you should have the ability to contact the appropriate patients.

In-office patient files should always be stored in fire-resistant cabinets under normal circumstances. It is a good practice to also place your appointment book in a fire-resistant cabinet each night before leaving. When facing the possibility of a flood or water damage, your appointment book and important personal documents should be placed in watertight bins or containers or simply removed from the office. Dr. Martin’s office moved all patient charts at the bottom of filing cabinets to higher positions in anticipation of the storm surge.

Dr. Huot’s previous experiences with precautionary mandatory evacuation orders gave him and his staff a great deal of emergency planning practice that paid off when Frances and Jeanne hit. “We had gone through a number of evacuations in the past, which served like warm-ups for the real storms,” he explained. “We were able to go through our emergency plan rather quickly each time. Beginning four days ahead of the projected landfall, we pulled out our checklist and got started. I have a ‘go box’ ready – it’s a picnic cooler – which I keep all my important documents and items in so I can take them with me in the evacuation. We made multiple backups of our computer system, and I also took my computer server with me when we were ordered to evacuate.”

That last step would have proven helpful to Dr. Martin, who returned to his office with his wife Patti to assess the damage the day after Charley passed. “We secured the building as best we could and took the computer server with us when we left,” Patti Martin recalled. “Unfortunately, the water had already damaged the server, which needed to be replaced. The good part was that we already had electronically sent all our patient account information to our accountant, who is in another state. One change we made after the hurricane was to place all computers, printers, and electronic equipment off the floor so they would not be damaged if there was ever standing water. And if there is a need to evacuate again, the computers will all be removed from the office.”

Another suggestion offered by Dr. Huot is to place a protective film on the inside of all windows. As well as being energy efficient, it will minimize water damage arising from flying debris breaking out office windows, as well as the extent to which broken glass would have to be cleaned up. The tough, adherent film holds the shattered pieces of the window together, maintaining a barrier that can even keep looters from entering a damaged structure. The installation of window film would be a sound emergency planning component for dentists in tornado or crime prone areas as well.

Shifting away from hurricanes, here are a few basic safety steps that you can incorporate in your emergency plan relating to the risk of fire:

- Observe all applicable fire prevention regulations and have a fire inspection at least annually.
- Purchase and maintain fire extinguishers sufficient to control a limited fire. Train your staff on their proper use.
- Verify that your office alarm system includes sensors that detect smoke, heat and water.
- Inspect lighted exit signs for emergency power capability.
- Be sure your office and building have emergency lighting designed to facilitate evacuation and that stairwells are shielded by fire doors.
- Comply with OSHA regulations, particularly the requirement to develop an evacuation plan.

Another important tip is to post a metal plaque near your front door indicating whom to contact in an emergency. Should a fire, vandalism or other emergency occur after hours, the authorities will be able to reach you quickly.

Emergency plans and related measures are serious business for every dental practice. No matter how many precautions you take, accidents and natural disasters are always a possibility. By planning for the unexpected and conducting regular drills, you can minimize panic and confusion, protect vital information and more quickly resume normal operations.

“The close calls we had experienced in the past prepared us for the real thing,” said Dr. Huot. “I don’t think we would have prepared as well as we did if we hadn’t had rehearsals. Last year other communities in other states weren’t as well-prepared for hurricanes as Florida residents have been, and it showed in the outcomes.”

The professional experiences cited in this article are reported with the express permission of the parties. Their specific experiences may be instructive for your dental practice. However, each practice situation is unique, requiring emergency planning tailored to the needs of the individual practitioner.

The following associations and agencies offer further information on their web sites that may provide useful guidance in planning for emergencies:

Florida Dental Association
Five Step Guide for Disaster Preparedness and Recovery
<http://www.floridadental.org/foundation/disaster.html>

American Dental Association
Emergency Planning & Disaster Recovery in the Dental Office
http://www.ada.org/prof/prac/planning_recovery_manual.pdf

National Fire Protection Association, NFPA 1600
Standard on disaster/Emergency Management and Business Continuity Planning
<http://www.nfpa.org>

National Oceanic and Atmospheric Administration
<http://hurricanes.noaa.gov>

Centers for Disease Control and Prevention (CDC)
Emergency Preparedness and Response
<http://www.bt.cdc.gov/>

Federal Emergency Management Agency
<http://www.fema.gov>

Department of Homeland Security
http://www.dhs.gov/dhspublic/theme_home2.jsp

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