



The Dentist's Advisor

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When Should I Report a Claim?

By Paul Houston - paulh@chialaska.com

When should I report a professional liability claim? This is a question I hear frequently from dentists. And, the answer may surprise you.

Many dentists are under the impression that a claim should be reported at the last possible moment, if at all. The reasoning seems to be that they don't want their insurance company to know about a claim, or a potential claim, because their rates might go up.

Many professional liability policies are written on a "Claims-Made" form. That means that the policy covers only those claims made during the policy term. Therefore, it is important to file your claim as soon as you have notice of the claims situation in order to lock in your coverage. You may have noticed that renewal applications ask you if you are aware of any potential or pending claims. That question is asked because the insurance company does not want to take on *liability for claims that you already know about and should have reported*. In addition, it's in

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Your Risk Management Team

By Mike Dennis - miked@chialaksa.com

Are you fully utilizing your risk management team? Did you know that you have extensive risk management help at your call? Simply go to www.thedentist.com and click on the Risk Management radio button. Then click on member logon, follow the instructions and you now have a broad range and depth of risk management services that you can access to help you run your practice.

For example, go into the forms and samples section and you can review and download over 30 forms dealing with a wide range of topics from informed consent to referral letters.

Perhaps you have concerns regarding human resources. Click on the HR section and you have access to relevant and timely articles on a wide variety of human resources topics ranging from sexual harassment, to maternity leave to "The Art of Hiring." In addition, you have access to

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your best interest to have your insurance adjuster working toward a resolution as soon as possible.

I also recommend that dentists notify their insurance company of serious potential claims. There is no need to wait for an official law suit or demand letter. If you have good reason to believe that a claim is coming, get your insurance company involved. A call to the risk management department may assist you in taking steps to mitigate a patient situation and possibly keep it from becoming a claim. A call to the risk management department does not constitute the reporting of a claim, although the caller may be referred to the claims department when it is appropriate. Many times, what appears to be a certain lawsuit can be resolved when a third party gets involved.

As for the issue of increased cost due to claims, that can be a risk with some professional liability insurance companies. Most of them rate each individual Dentist on a stand-alone basis. Claims

The Dentists Insurance Company (TDIC) is unique among insurance carriers in that rates are determined by specialty, not by each individual dentist. As a result, TDIC will never raise your premium because of your personal claims experience. In fact, TDIC has not raised professional liability rates for any state since 1988. TDIC is endorsed by the Alaska Dental Society. If you would like a quote with TDIC, you can contact me at 907-276-7667. If you would like to reach TDIC's Risk Management Department, please call 800-733-0634

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an Employee Manual Kit that will assist you in developing your own employee manual.

You can also access information concerning Patient records. These guidelines will help you determine what records you need to have in your file, how long you need to retain those records, when to release records and when and how to dispose of records. This is an area with many pitfalls and this information is a fantastic resource for your practice.

There is also a collection of Risk Management Articles that address common areas of concern for Dentists. Some interesting topics include, "Dentists are Responsible for Office Billing Practices," and "Is Your Advertising a Liability Risk."

What's really amazing is you don't even have to be insured by TDIC to have access to this valuable resource. If you have an ADA number you have access. Do your practice a favor and use it.

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