

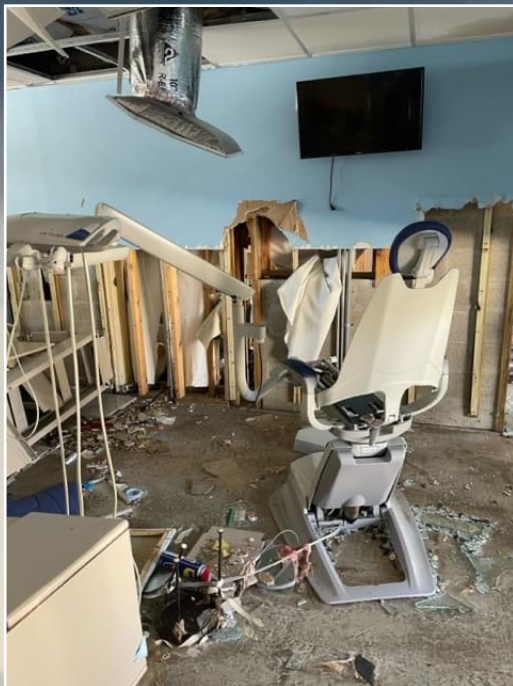
# STORM PROOF

Plan for every possible path.



## AFTER THE STORM <sup>pg</sup>9

Tips and Resources  
for Optometrists



## Claims Central

Avoid storm-claims chaos  
with this step-by-step  
guide from your practice  
insurance experts.

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# DISASTER PREPAREDNESS FOR YOUR DENTAL PRACTICE

*By Julie Brightwell, JD, RN, Director, Healthcare System Patient Safety, The Doctors Company*



2018 Hurricane Symposium

Recently, hurricanes, floods and fires nationwide have highlighted the importance of planning for disasters. Hurricane and flood damage in Texas and Florida left practices without power for days or even weeks. Wildfires in California forced several dentists to quickly relocate their practices — some permanently — and to move scheduled procedures to different facilities. Is your practice prepared for this type of situation?

A disaster can overwhelm a dental practice. Damage can include: shattered windows, flood debris, power outages, disrupted telephone systems, computer and system outages, unsafe drinking water, destroyed dental records, medication exposure to temperature and humidity extremes, contaminated instruments and building structure failure.

Disaster preparedness requires a continuous cycle of planning, organizing, training, equipping, rehearsing and evaluating. Dentists are critical participants in disaster preparedness, ensuring that patient care and critical services are not interrupted.



# HURRICANE HINT

## Postponing Post-storm Bills



In the event of a hurricane, call your creditors and notify them that you are in the affected disaster area. Most will delay your bill due dates for a month or two. This includes your personal and business creditors (mortgage company, cable, electricity, water, phone, credit card companies, etc.).

## PLAN AHEAD NOW

Before the next disaster strikes, make sure your practice has a plan in place. A checklist, ordered by priority and customized for specific types of disasters, can provide the framework for a comprehensive plan. The checklist should include these elements:

- » A full-circle call tree that outlines who contacts whom.
- » Instructions for setting up instant messaging technology that enables staff to communicate without a wireless network or cellular data connection.
- » Guidelines for maintaining Health Insurance Portability and Accountability Act (HIPAA) compliance. Although the HIPAA Privacy Rule is not suspended during a natural disaster or other emergency, the secretary of Health and Human Services may waive certain provisions of the Privacy Rule.
- » A Certificate of Insurance for your optometrical malpractice coverage, or instructions for directly contacting your agent/insurer to obtain proof of coverage. This document will be necessary if you are forced to temporarily relocate your practice or procedures.
- » It's a great idea to take a video inventory of your office and office contents before a storm and can be beneficial to you in case of a loss.
- » Please have the number for your agent FDA Services handy in case you experience a loss and need to reach us! We are happy to help!
- » Please make sure your insurance agent has all of your up to date contact info in our files so we can reach you after a storm!

## WHEN DISASTER STRIKES

### *Communication*

- » Contact staff immediately to determine realistic return-to-work time frames.
- » Notify external vendors and business associates of your practice interruption and resumption of operation.
- » Implement staff briefings at the beginning and end of each day.
- » Create temporary phone, fax and answering services.
- » Establish patient telephone triage.
- » Implement temporary controls to ensure HIPAA compliance.

### *Computers and Systems*

- » Contact computer service vendors to ensure integrity and recovery.
- » Verify insurance coverage for repair or replacement costs and losses.
- » Evaluate applicable warranties and consider an information technology restoration service contract.
- » Take inventory and document hardware and software.
- » Document the type and extent of both lost electronic and paper data.
- » Ensure data backup and periodically test compliance.
- » Reestablish filing systems and internal programs.





## PREPARATION OVERVIEW

### Dental Records

- » Determine the extent of damage to, or loss of, patient records and filing systems.
- » Attempt to restore all damaged charts and document inventory findings.
- » Contact the Florida Board of Dentistry for specific guidance pertaining to lost or damaged records.
- » Document all efforts to restore and protect existing records.
- » Reconstruct lost charts at the next patient encounter.
- » Contact your insurance carrier for restorative services and/or claim procedures.
- » Reestablish a filing system and temporary storage if necessary.
- » Obtain legal guidance for patient notification during recovery efforts.
- » Contemporaneously date and initial all late entries and duplicate information in context of recovery efforts.

In addition, create an inventory of all equipment and medications that may have been exposed to water or extremes in temperature. Repair, replace or discard damaged items appropriately.

Once your plan is in place, regularly reevaluate its steps and update all contact information. Practice and rehearse the plan's protocols. An effective disaster preparedness plan will help keep your practice focused on delivering care during an emergency.

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*The guidelines suggested here are not rules, do not constitute legal advice and do not ensure a successful outcome. The ultimate decision regarding the appropriateness of any treatment must be made by each health care provider in light of all circumstances prevailing in the individual situation and in accordance with the laws of the jurisdiction in which the care is rendered.*



## FDA Foundation Disaster Relief Grant Program

The Florida Dental Association Foundation has resources available for Florida dentists who have been impacted by hurricanes. Emergency disaster grants for immediate personal needs such as food, water, clothing, emergency shelter, medications, etc. are available through the FDA Foundation's Disaster Fund.

### To apply:

Grant amounts are determined based on completion of an application and available funds. Access the FDA Foundation Emergency Disaster Grant Application at [floridadental.org/foundation/programs/disaster-assistance-grants](http://floridadental.org/foundation/programs/disaster-assistance-grants)

### Grant Awards:

FDA Foundation grants of up to \$1,500 per dentist are available.

### Questions or Assistance:

If you do not have access to the internet and need assistance completing your application over the phone, please call the FDA office at 800.877.9922. If you have questions or need additional information, please contact Director of Foundation Affairs R. Jai Gillum at [rjaigillum@floridadental.org](mailto:rjaigillum@floridadental.org).

# DENTAL EQUIPMENT VALUATION GUIDE

Creating a comprehensive inventory is one of the most important steps you can take toward getting the amount and type of coverage you need to prepare your practice for a storm.

- » Dental patient chairs
- » Sterilization equipment
- » Utility equipment
- » X-ray imaging instruments
- » Dental operating lights
- » Delivery systems
- » Operating cabinets
- » Handpieces

*Total business property replacement cost for a dental office would have an average range of \$50,000–75,000 per exam (operator) room.*



## HUNKERING DOWN HURRICANE SUPPLIES



Before a disaster strikes, make sure you have emergency supplies stored away in a safe, accessible place. Periodically check on your disaster emergency preparedness kit and replace anything that may be getting old, such as food, drinks or first aid supplies. Use a shopping list like the one below to help organize your natural disaster emergency kit.

### General Equipment

- » trash bags, tarp, duct tape
- » power pack/portable charger, extra batteries
- » camera
- » bedding/sleeping bags
- » towels
- » first aid kit, flashlights
- » battery-powered lantern
- » radio and alarm clock
- » sunscreen
- » water purification tablets
- » collapsible water containers

### Cooking Items

- » camping cookware, pots, pans, cooking utensils
- » camp stove or BBQ and fuel
- » aluminum foil, disposable plates, cups, eating utensils
- » napkins and paper towels
- » manual can opener
- » plastic storage bags (can be used to keep other items dry)

### Personal Items

- » medication to last a few weeks, plus prescriptions
- » extra glasses or contact lenses
- » toilet paper
- » toiletries
- » clothes, rain gear
- » books, magazines
- » games, toys

### Food

- » water, 1 gallon per person per day to last a few days
- » canned food: soups, fruit, vegetables, meat/fish and milk
- » snack foods: chips, cookies, candy, dried fruit, nuts, granola bars
- » powdered or single serving drinks, soda, drink boxes, sports drinks
- » peanut butter and jelly
- » instant coffee and tea





# PRACTICE PREP

We've all seen the dramatic effect hurricanes can have, both the initial wind and rain and the floods and devastation that follow. There are steps you can take to stay safe and reduce damage to your property in the event of a storm.

## DUTIES IN THE EVENT OF LOSS OR DAMAGE

If you have an office insurance policy, it's most likely written on ISO insurance form CP 00 10 10 12. Here is a summary of what steps you must take in the event of damage to covered property.

You must see that the following are done in the event of loss or damage to covered property:

1. Notify the police if any law(s) may have been broken.
2. Give prompt notice of the loss or damage to the insurance carrier. Include a description of the property involved.
3. Give a description of how, when and where the loss or damage occurred to the insurance carrier as soon as possible.
4. Take all reasonable steps to protect the covered property from further damage. Keep a record of your expenses necessary to protect the covered property for consideration in the settlement of the claim. This will not increase the limit of insurance. However, the insurance carrier will not pay for any subsequent loss or damage resulting from a cause of loss that is not a covered cause of loss.
5. Upon request from the insurance carrier, give complete inventories of the damaged and undamaged property. Include quantities, costs, values and amount of loss claimed.
6. As often as may be reasonably required, permit the insurance carrier to inspect the property proving the loss or damage, and examine your books and records. Also, permit them to take samples of damaged and undamaged property for inspection, testing and analysis, and permit them to make copies from your books and records.
7. Send the insurance carrier a signed, sworn proof of loss containing the information they request to investigate the claim. You must do this within 60 days after their request. They will supply you with the necessary forms.
8. Cooperate with the insurance carrier in the investigation or settlement of the claim.



## BEFORE A HURRICANE

- » Install storm shutters.
- » Remove yard debris, such as dead tree limbs, that could become flying missiles.
- » Make sure your practice communication plan is in place and ready to be put into effect.
- » Make sure you and/or employees know how to shut off utilities, including water main.
- » Look through your emergency kit to ensure it is fully stocked and up to date with necessities for preparing your practice.
- » Back up computer records and store them at least 50 miles off-site.
- » Gather important papers to take with you if you must evacuate, including inventory lists and insurance information.

## DURING A HURRICANE

- » Know your community's evacuation plan and, if asked to evacuate, do so immediately.
- » Stay inside and away from windows, skylights and glass doors. Avoid elevators.
- » Avoid washed out and wet roads that can hide downed electrical lines or underlying currents that can carry your vehicle away.

## AFTER A HURRICANE

Water is a major cause of damage after hurricanes. The longer your house is exposed to water, the more damage you'll see to your roof, ceiling, walls and floors, as well as any personal belongings inside. After the storm has passed, it's important to dry out anything water damaged.

- » Open windows and doors to allow air to circulate and speed up the drying process.
- » Clean up any broken glass and remove debris.
- » Board up broken windows and doors.
- » Cover roof damage with tarps or plywood.
- » Save receipts for any temporary repair expenses.
- » Move any wet items to a dry place.
- » If possible, place any damaged items in a safe, secure area where they can be inspected later.



# FLOOD 101

## Causes of Flooding in a Hurricane

### Storm Surge

Storm surge is a large dome of water, often 50 or more miles wide, that sweeps across the coastline near where a storm makes landfall. Storm surge is the greatest threat to property and life along the affected coast.

### Flash Flooding

Intense rainfall in a brief period leaves more water than the ground can absorb. When this happens, flash flooding can occur. Flash floods occur with little or no warning, move at extremely fast speeds and can reach a peak in a few minutes. They can roll rocks and boulders, tear out trees, and destroy buildings and bridges.

## Who gets government aid?

Government aid is available only if the president makes an official disaster declaration (less than half of all flooding qualifies). Most often, federal disaster aid comes in the form of an interest-bearing loan. When grants are awarded, the average amount is less than \$2,500. Less than half of flooding events are declared disasters, and insurance often is the sole source of assistance for victims.

## What flood zone am I in?

There are three major categories of flood zones. To get the specifics on what flood zone you live in, find an agent or contact us.

**A Zones** are usually located near a river, lake or

stream — making them the second highest risk zone.

**V Zones** are usually located near the ocean. This makes them particularly vulnerable to storm surges (flooding caused by hurricanes). V Zones represent the areas at highest risk, and premiums in this zone are the most expensive. **B, C, X and A99 Zones** are less prone to flooding. Depending on your area, you may qualify for a Preferred Risk policy. Remember that almost 25% of all flood claims come from these “low-risk” zones.

## What are my chances of flooding?

Live in a high-risk area? You have a 25% chance of flooding during the life of your 30-year mortgage. You’re also more likely to experience flooding than fire — there is a 9% chance you’ll experience a fire.

You don’t have to live in a high-risk zone to be a victim. Almost 25% of all flood claims come from low- to moderate-risk areas.

## Can I wait for a flood warning to buy a flood policy?

Putting off something this important is never a good idea. Especially since there’s a mandatory 30-day waiting period on new flood policies.

However, there’s usually no waiting period for Flood Insurance when it’s purchased in connection with making, increasing, renewing or extending a loan.



# INSURANCE ESSENTIALS

## Make sure you're covered!

You don't want to find out that your practice doesn't have the right coverage after the storm has hit and the damage is done. Make sure you have the right insurance in place to ensure that your practice is secure both physically and fiscally.

## What do you need?

Make sure your Business Owner's policy contains:

- » Business Income
  - » Pays loss of income due to damage and temporary office closure.
- » Wind Coverage
- » Flood Coverage



## Why buy Flood Insurance?

### I don't live near water — do I need Flood Insurance?

Floods are the most common natural disaster in the United States. In fact, your home is more likely to be damaged from a flood than from a fire. Floods are caused by storms, melting snow, hurricanes and water backup due to inadequate or overloaded drainage systems, dam or levee failure.

### Doesn't federal disaster assistance pay for flood damage?

Federal disaster assistance is only available if the president declares a disaster, and more than 90% of all disasters are not presidentially declared. Even when a disaster is declared, government assistance is provided as a loan that you must pay back with interest. Flood Insurance, however, will cover damages even if a disaster is not declared.

### Is Flood Insurance affordable?

Flood Insurance is affordable, and less than you might expect. Contact us for a quote. You also can visit FEMA's website at [fema.gov/nfip/](https://www.fema.gov/nfip/) for a chart of estimated premiums and additional information.

### What is covered by a Flood Insurance policy?

Direct physical losses caused by floods are covered. Also covered are losses resulting from flood-related erosion caused by strong, abnormally high waves or currents of water activity, severe storm, flash flood or abnormal tidal surge. Damage caused by mudslides as specifically defined in the policy forms is covered. Your basement structure, essential equipment and other basic items normally located in a basement are covered. However, personal belongings stored in a basement, such as furniture, are not covered.

### How do I get Flood Insurance?

Simply call your Liberty Mutual office. Anyone can obtain Flood Insurance as long as your community participates in the National Flood Insurance Program, a federal program designed to provide reasonable Flood Insurance to homeowners, business owners and renters.

### When will my policy go into effect?

There usually is a 30-day waiting period before a Flood Insurance policy can become effective.



# NEED TO RELOCATE DUE TO A HURRICANE?



If you have to relocate due to a hurricane and need to change your address on file with the Florida Board of Dentistry (BOD), your Florida Dental Association (FDA) family can help. Please provide us with your full name, Florida dental license number, cell phone number and your new address via one of the following methods:

- » Complete a brief form at [form.jotform.com/82905800462152](http://form.jotform.com/82905800462152)
- » Send us a message via the FDA Facebook page.
- » Email [fda@floridadental.org](mailto:fda@floridadental.org).
- » Call 800.877.9922

Once we receive this information, we will work with BOD staff to have the address associated with your dental license updated as soon as possible.

***If you have relocated and are submitting claims to an insurance plan:***

- » Call the insurance plan and ask for a supervisor.
- » Explain the situation — you're temporarily out of your office and using a location with an address that doesn't match your tax identification number.
- » Make sure to specifically mention the hurricane, the damage to your practice, and how you are trying to continue caring for and treating your patients. The plan should have a process for situations like this.

If you get pushback or run into issues with a specific plan, please call FDA Director of Third Party Payer and Professional Affairs Casey Stoutamire at 850.350.7202 or send a message to the FDA's Facebook page to her attention.





# DENTISTS AFFECTED BY NATURAL DISASTERS CAN MAINTAIN DEA REGISTRATION



Dentists can still retain their Drug Enforcement Administration (DEA) registration even if they lose their physical practice or there are other circumstances, according to the DEA Diversion Control Division.

The division has established a link for assistance for DEA registrants who suffered from a domestic or international disaster, such as a hurricane, earthquake, flood, tornado or typhoon, as well as for other health care providers who experienced nondisaster-related situations that warrant help from the DEA.

***Dentists can request assistance with:*** (visit [deadiversion.usdoj.gov/disaster\\_relief.htm](https://deadiversion.usdoj.gov/disaster_relief.htm))

- » Relocating a DEA-registered address to a new location.
- » The approval of a new address to dispense controlled substances.
- » The destruction of controlled substances that have been damaged due to the disaster.
- » Questions concerning the destruction of damaged controlled substance inventory.
- » A list of reverse distributors who can assist with the destruction of damaged controlled substances.
- » Assistance with obtaining controlled substances from a wholesaler.
- » The transfer of an existing DEA registration number from an out-of-state location to the state where the disaster occurred.

***To expedite a request, email the following information to [Natural.Disaster@usdoj.gov](mailto:Natural.Disaster@usdoj.gov):***

- » Email subject line: Domestic Request (or International Request).
- » Registrant name.
- » Existing DEA registration number.
- » Name, telephone number and email address.
- » Specific and detailed information that describes what exact type of assistance is needed from the DEA must be included in the body of the email.

Any dentist who prescribes controlled substances in Schedules II, III, IV or V must register with the DEA every three years. Registering with the DEA allows dentists to write patient prescriptions for various controlled substances, including narcotic analgesics, such as hydrocodone and oxycodone. It also includes hydrocodone combination products, which were recently reclassified as Schedule II substances subject to tighter restrictions to help reduce diversion, misuse and abuse of prescription painkillers.

***For more information about DEA registration, visit the American Dental Association Center for Professional Success at [Success.ADA.org](https://Success.ADA.org) and search for "DEA."***



## 5 STEPS OF THE BUSINESS PROPERTY CLAIMS PROCESS

Your office is damaged? What's next? Who do you call? What are you responsible for doing? Losses are stressful, but the process typically has five main stages. You can prepare for the process by gathering relevant documents (receipts, invoices, sales documents, payroll, income statements, etc.), photos and accounts of the damage, and familiarizing yourself with the process.

- 1. Connect with your carrier.** You should start the claims process with your insurance carrier. Call them with the date of loss, list of all damaged items if possible and any photos/videos of the circumstances. Follow any directions the carrier gives to prevent any further losses and keep all receipts. This also is a good time to call your agent to get them involved if you need assistance.
- 2. Claim investigation begins.** After the claim is reported, it will be assigned to an adjuster who will investigate the loss. They will determine the amount of loss or damages covered by the policy. This is a great time to ask about specific coverages in which you think you're entitled.
- 3. Policy review.** Once the initial investigation is complete, the adjuster will carefully review your policy to determine what's covered. They also will inform you of any applicable deductibles.
- 4. Damage evaluation.** Depending on the extent of the loss, the insurance adjuster may hire appraisers, engineers, contractors or other experts to lend their expert advice on the cost of repairs. They also may hire accountants to determine your business income loss. Once the evaluation is complete, the adjuster will most likely provide you a list of preferred vendors to do repairs, but you do NOT have to hire them.
- 5. Payment is made.** During and after repairs are completed and items are replaced, the adjuster will contact you regarding settlement of your claim and payment. Often, if you have replacement cost coverage, they will make a payment for the depreciated amount and then another payment once proof of replacement is given to the carrier.

## DO YOU NEED TO HIRE A PUBLIC INSURANCE ADJUSTER?

Having your own public adjuster can sound like a great idea, but it's not always necessary. When you weigh the cost of an adjuster versus the benefits, there are a few things to consider.

- Insurance policies are highly regulated by the Office of Insurance Regulation (OIR), and if you're not sure if something should be covered, your insurance agent is a great place to start. They can help you get answers and coverage clarification.
- Insurance companies work hard to adjust-claims, and it's in their best interest to settle claims fairly. The reasons why things are covered or denied should be clearly outlined in the policy wording and insurance contract, based on the limits within the policy.
- At FOI, we always tell our clients that if they have any problems, they should ask to speak to a supervisor at the insurance company. We're also happy to make calls on their behalf.
- If you're still concerned with how your claim is being handled, we encourage you to contact the Florida OIR to ask for assistance at 877.693.5236 or [consumer.services@myfloridacfo.com](mailto:consumer.services@myfloridacfo.com).
- On average, A Public Adjuster takes 20 % of your final repair settlement in the same way an Attorney takes % of a settlement. How will you make up for that shortfall when its time to complete the repairs?



# 6 TIPS FOR DEALING WITH INSURANCE ADJUSTERS

The unthinkable has happened — your office was hit by a hurricane. The bad news is that all your hard work and your livelihood is now badly damaged. The good news is that you have office insurance in place to cover these losses and help you rebuild, especially if you trusted FDAS to make sure you have the correct coverage in place.

Once you record all the damage (video or photos) and call the insurance carrier to report the loss, it's your duty to prevent any further damage. This means boarding up any doors and windows, cleaning up spills and tarping the roof, if possible. The next thing to expect is an inspection of your claim by the insurance adjuster. Here are some tips on dealing with the adjuster.

- 1. Be patient.** You have the advantage. After a large event, adjusters will deal with multiple claims per day, while you have all your time to focus on your own claim. Get your paperwork in order. Prepare an inventory of everything lost with replacement cost estimates and gather any evidence an adjuster might need. Being prepared and patient will help the process go smoothly.
- 2. The adjuster works for the insurer, NOT you.** The adjuster's job is to inspect the loss for the insurance company. In the event of a large loss, carriers often hire contracted adjusters to help with the workload. Make sure that you know what your coverage is so that you're getting everything your policy covers. Remember that FDAS works for YOU.
- 3. Be there for the adjuster's inspection.** This seems like a no-brainer, but it's important that you're there to answer any questions the adjuster might have and point out any additional damage. Request a copy of the report right away.
- 4. Come up with your number first.** Part of being prepared is having an idea of how much money you need to rebuild and how much your policy should pay. Instead of waiting for the insurance carrier to tell you how much you'll get, come up with an amount they should pay. This often will be the starting claim amount.
- 5. Don't settle.** Adjusters and insurance carriers may want you to sign something right away or may try to offer you a lower amount to get the claim wrapped up quickly. Don't sign a settlement contract until you (and/or your lawyers) have fully reviewed it. You can always ask FDAS or the carrier to do a second or third review of the claim.
- 6. Follow up.** The claims process can be long, and adjusters often have multiple claims to inspect. It's your responsibility to regularly follow up with both the insurer and adjuster to ensure they are on top of your claim.

***Remember, FDAS is here to be your advocate and guide for all insurance matters. If you need to file a claim after a storm, do not hesitate to reach out to our experienced agents for help and advice.***

*By Carrie Millar, FDAS Director of Insurance Operations*

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# DIGITAL RESOURCES

## FOLLOW ON TWITTER FOR REAL-TIME UPDATES

- » FEMA: Federal Emergency Management Agency
- » National Hurricane Center Atlantic Ops
- » National Weather Services
- » National Oceanic and Atmospheric Administration (NOAA)
- » NOAA's Ocean Services
- » The Weather Channel
- » Your power company
- » Your trusted local news stations and reporter/meteorologist

## WEBSITES TO CHECK OUT

- » American Red Cross
- » Department of Homeland Security
- » National Center for Disaster Fraud
- » National Hurricane Survival Initiative
- » Office of Inspector General
- » Ready.gov
- » USA.gov



### ICE:

Contains all necessary information about you



### Disaster Recovery Log:

Record damages to your property

## APPS TO DOWNLOAD



**Federal Emergency Management Agency**



**The Weather Channel:**  
Forecast, Alerts, Radar, News



**Zello Walkie Talkie:** Faster than texting!



**Hurricane:**  
American Red Cross



**GasBuddy:** Save money on gas.



**MyRadar:**  
Weather radar app



# INSURANCE RESOURCES

## REQUEST A QUOTE

Having the right coverage in place is your first line of defence when a hurricane strikes. Visit [fdaservices.com](https://fdaservices.com) to get a flood insurance or business owner's policy quote. Your agents will help you make sure you have the coverage in place to weather any storm.

## NEED TO FILE A CLAIM?

If you need to file a claim, visit [fdaservices.com/billings-and-claims](https://fdaservices.com/billings-and-claims) to find your insurance provider's claims phone number and website. Remember that if you are having any issues or are feeling unsure about certain aspects of the claims process, your FDAS agent is one of your best resources. We are here to help!

*While waiting for a response from the insurance company, please do all that you reasonably can to protect your property and avoid further damage. Please keep the receipts for any expenses incurred and a detailed record of your actions while protecting the property.*

## YOUR AGENTS



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