



Calling the Advice Line for Risk Management Guidance

By TDIC Staff

The Dentists Insurance Company's Risk Management Advice Line is a confidential resource designed to help guide dentists to the best course of action when dealing with potential claims from patients or employees.

The Advice Line has helped thousands of dentists and dental professionals navigate difficult situations and establish preventive measures to stop risky situations before they start. While you cannot always avoid litigation, TDIC's Risk Management department offers a variety of resources to help you avoid or minimize the impact of a formal claim. In the past year alone, the Advice Line received more than 17,000 calls regarding a wide range of concerns, from record keeping to hiring and firing staff. Below are some tips to consider when calling the Advice Line.

Risk Management is here to help.

All TDIC policyholders have access to the Advice Line at no additional cost. Many dentists are hesitant to call for fear their premiums will increase. Calling for guidance on a potential claim will not affect premiums. Seeking assistance from the Risk Management department could even help you save money in the long run by preventing a potential claim from escalating.

Documentation is the best defense.

It is important that you and your staff keep detailed documents of patient treatment and communication. The Risk Management department has received calls where a patient's record is either incomplete or missing critical information such as informed consent or an updated health history form. Many claims can be prevented with thorough documentation.

Proper documentation should not be limited to patients. Make sure you document your performance discussions with employees in their personnel files. This is especially important when addressing any corrective actions or addressing any infringements that could lead to an employee's dismissal.

Prior to calling the Advice Line, gather all relevant documents. The Risk Management department may ask for patient records, personnel files and any legal correspondence you have received to fully understand the situation you are facing and steer you to the best course of action. Documentation of your conversation with Risk Management should be kept separate from the patient's chart.

Keep calls confidential.

The Risk Management department reports a call where a dentist shared that a patient entered the practice and demanded a refund for treatment for which she was unsatisfied. The dentist felt pressured to respond at that moment and contacted the Advice Line while the patient was standing nearby. Risk Management recommends that you do not let patients know you are contacting the Advice Line for assistance, as this may lead to lack of confidence in their choice of you as their dentist. If a patient has a concern and you need assistance responding to it, it is appropriate to advise that you will get back to them at a later time and then call the Advice Line for help.

The same consideration applies if calling the Advice Line about an employee issue. Employee discipline should be addressed in a confidential manner and only discussed with those who need to be informed so as to avoid privacy or defamation claims.

Designate the appropriate amount of time for each call.

When assessing a possible risk, the Risk Management department may need more time to help you navigate a solution to your concern. Even if you think you may have a quick question, the department may need more details to ensure you receive the necessary information, support and preventive counsel to avoid or minimize a potential claim. Risk Management also offers appointments for one-on-one consultations. You can schedule a specific time to speak with a Risk Management analyst by visiting tdicinsurance.com/RMconsult.

If you have a question regarding appropriate standards of care, Risk Management encourages you to reach out to your local dental society, state and national dental associations, colleagues and study clubs for assistance.

Resources are available 24/7.

TDIC knows that questions can arise any time of day or night. That is why Risk Management resources are available online at tdicinsurance.com. Under the Risk Management tab, you can find answers to frequently asked questions, reference guides on a variety of dentistry-specific risk management topics, informed consent forms, sample letters to help reduce liability risks and much more.

TDIC's Risk Management Advice Line can be reached at 800.733.0633.

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