

## **SUPPORT FOR INJURED/ILL/DISABLED DENTISTS**

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### **WSDA DISABILITY SUPPORT PROGRAM**

Call (206) 973-5226 to speak to Brenda Berlin, Disability Coordinator, to be connected with a Disability Support Dentist in Washington.

### **EMERGENCY INFORMATION**

1. STOP, take a deep breath. Dental practices can easily tolerate a two-week unscheduled break in services. A typical vacation often lasts 7-14 days. Use this time to your advantage. *Don't make decisions in haste.*
2. Face the fact that you are injured or ill. You need to be prepared for the emotions that come with unexpected accidents or illnesses. Denial, anxiety, depression, fear, and anger will be your constant companion. By acknowledging this, you will gain the strength to fight back. You can't go back in time and alter the past. Make a list of what you can do, not what you can't do. You may not know if you are disabled. It will take time to determine what you can or cannot do regarding tasks involved in your profession. Of importance is timing. Whether you are out for 6 weeks, 6 months, or 6 years, the consequences to your practice can be significant.
3. Concentrate on your recovery and rehabilitation. Make the decision not to be broken by your situation. Concentrate on your recovery and rehabilitation. Follow your physician's orders and treatment plan to the letter. YOU are the patient now. Take care of yourself. Don't be afraid to research your condition and seek second opinions.
4. Put your practice continuity contingency plan into effect. This will include any mutual-aid agreements that you have in place. They will include who will run your practice, who will pay the bills, and who will make the day-to-day business decisions. Keep your staff informed. They are one of your most critical assets. They will keep your practice viable, alleviate patient anxiety over your condition, and add value to the practice. Staff continuity will greatly ease your transition back to work.
5. Ask for help. No one gets through a severe injury or medical crisis alone. Reach out to your family, friends, and peers. We have found that peer support is a great source of real help when faced with a disability. TALK. It doesn't matter if your discussing the weather or gardening tips. Just open up and let it go. Your faith may be a rock to lean on in the darkness.

6. Maintain all your licenses and certifications. There is a cost for these documents but the risk of them expiring is real. It is often much harder to reinstate an expired permit or license than just pay your dues or licensing fee. In addition, you may have problems in billing through insurance with an expired license. You may have to continue earning CE credits if you are well enough to meet your state's legal requirements. Some states may allow you to temporarily suspend your licenses. Check with your individual state. Keep your CPR up to date if you can. Monitor your billing process at your office and avoid having a large accounts receivable balance that may prove uncollectible if you delay in billing.
7. Consult/gather your team. Get good perspective of your situation. Determine how injured or sick you are. Contact your attorney and ensure you are protected if you begin entering in any transition negotiations. Contact your financial advisor and make appropriate changes to your portfolio. Notify your malpractice company and consider temporary suspension of coverage - you may be eligible for a refund and can easily reactivate your policy later. Contact the ADA and check for sources of support and apply for temporary disabled status. You may be eligible for a refund in dues.\
8. Contact your disability insurance company. You can file a claim as soon as you determine your tentative medical status. You most likely have a 90 day waiting period before benefits will be paid and should file a claim early to start your benefits on time. You may use an attorney to file your claim at your discretion. Be prepared to forward your office scheduling records prior to your event, your income tax returns, and all medical records. Discussion of your medical status with your physician is critical. You will need medical documentation of your disability. Understand your policy will likely still pay you benefits if you work at a decreased capability. These residual benefits are valuable; you paid for them, so don't avoid applying for them.
9. Develop a recovery health plan. Start setting realistic recovery goals and formulate a timeline based on an estimated return to work date. Involve your physicians and family in developing this plan. Understand you may be able to function at a decreased capability and this may be temporary or permanent. Once you have a date, you can start scheduling a light load of patients at first. Involve your staff in these decisions. Base your plan on what you can do, not what you can't do.
10. No one promised you a happy ending. Understand that you may be disabled for a long period of time. Be prepared for that possibility. If that means selling your current practice, accept the gift that you are alive. You started a dental practice once, you can do it again if you fully recover. Understand that 10% of dentists practice in non-clinical settings. There are many non-traditional positions and careers available to you. Give back to the profession and utilize the skills and experience that you have earned to benefit others. Your spouse and family will appreciate your dedication to not only survive, but thrive. **YOU ARE A VALUABLE RESOURCE AND CAN HELP OTHERS.**

## **PRACTICE CONTINUITY PLANS**

A business continuity plan for a disabled dentist is very important component of a complete dental business plan. Hopefully you already have yours and can activate it on short notice. If you need a dental business continuity plan now and don't have one, we have put together a list

of recommended items that you should consider as integral parts of that plan. Contact your attorney to have a more formalized plan developed; but if you are in a hurry, this will get you started.

**Step One:**

Secure your property. Ensure your practice burglar alarm codes are not compromised. Make sure all valuable practice documents are secured in a fireproof safe. Make sure all computer programs are backed up with duplicate memory file stored in a secure location. Consider a quick run through your office with a digital camera, taking photos of the contents of every drawer and room. Make sure copies of all insurance policies, passwords, keys, and legal documents are secured in a safe location.

**Step Two:**

Make a decision on who will run your practice in your absence. This may be your office manager, spouse, or dental business partner. They will have the responsibility to interact with your staff and arrange for patient care while you are gone. They will also be in charge of re-scheduling your patients and arranging for new appointments with you in the future/referral of patients. Everyone must know who this person is, and that they have full authority to make important decisions. Failure to do this critical step properly will result in your practice being run by a committee and eventual doom.

**Step Three:**

Designate who will treat your patients while you are away. They may be authorized to treat emergency situations only, or continue on with existing or new treatment plans. If you have a mutual-aid agreement with other dentists this will help immensely. You will need someone to assume care within 7-14 days, and there are legal risks as well as risks of losing your hard-earned patient base if you fail to act in a timely fashion.

**Step Four:**

Alert your staff and keep them informed of your progress on a regular basis. Don't let rumors influence their actions/decisions. They are your loyal well-trained staff and will support you if you keep them involved/informed. They especially need to be kept informed on your progress and expected return to work date. They have families too, and they cannot wait forever without a paycheck. Your staff keeps value in the practice and will help you with transition and foster relationships with your patients. Staff are the key to keeping your current patients.

**Step Five:**

Designate a financial manager. This responsible person will be responsible for collections (accounts receivable) and making deposits as directed. Dealing with delinquent accounts will also be a required duty. This person will also need to continue to submit billing claims, submit pre-authorizations, and respond to billing denials. Someone will need to pay your bills (accounts payable) and staff wages. They may be the same person who is your overall manager or someone else. Be prepared to meet emergency cash flow needs, so have someone with the authority to access your business accounts with passwords/codes. You should order your banks

to closely monitor your accounts in the interim and make sure copies of all statements and receipts/invoices are kept in a safe place. Be prepared to independently monitor collections/accounts and personally make sure that your finances balance on a daily basis.

#### **Step Six:**

Make a decision how to inform your patients, and what exactly you are going to tell them. Everyone knows someone with a disability, and your patients will surprisingly support you and stay loyal but not indefinitely. You have the option of using social media or your website; but beware of giving out too much or too little information. Keep to the facts and let there be little room for speculation. Your return date should be noted if you can give one as well as who will be covering your practice in the interim.

#### **Step Seven:**

Make up a master list of all critical information. This must include billing records, computer passwords, computer access codes, keys to safes/buildings, important mobile phone numbers/e-mails, a list of important suppliers and payment schedules, insurance/disability documents, payroll data/ employee information, credit cards, checking/banking account information with passwords/codes, copies of all licenses and certification. This is just a start but gives you an idea of the detail you need to go into. Keep your license/certifications active and up to date. Strictly avoid missing any deadlines. You may be able to participate in continuing education while disabled and keep up with the total number of hours required by your state.

#### **Step Eight:**

Understand that you are in a dynamic situation with your disability and have the option to make changes at any time. Your plan is basically only a guideline, but it will limit confusion and allow your staff/patients to avoid confusion. It should give you a direction to go, but may fail to spell out a destination. You must make a decision on when or if you can return to work.

#### **Step Nine:**

The worst case scenario for a practicing dentist is the realization that you cannot return to work for an indefinite period. Once you are sure that you are in this situation, consultation with a practice appraiser and attorney are recommended. Practice sales are another complicated topic, and dealing with them on short notice will require you to seek assistance. Consider hiring a firm that specializes in this area. Don't hesitate to seek out references. You will have some time to work with, but you cannot go on forever without losing significant practice value. Continue on with dentists functioning as temporary practitioners. Seek multiple appraisals and avoid making decisions too quick. Remember, you started this practice. You can do it again. A practice sale under disabling circumstances is extremely emotional and you will need as much support from your family and peers as possible.

#### **Step Ten:**

Congratulations, you are transitioning back to work at your practice. Understand your illness may return and you may relapse. In addition, it is not infrequent to over-estimate your abilities and you may be able to return to work at a reduced rate for a short or long period of time. Keep

your Practice Continuity Plan handy, you hopefully will never need it again but there is no guarantee. The ADA offers "Guidelines for the Development of Mutual-Aid Agreements in Dentistry" included in a booklet of practice management materials that can be ordered by calling 312-440-2895 or ext. 2895 on the ADA toll free number.

## **ADDICTION AND SUBSTANCE ABUSE**

Becoming disabled from accidental injury accounts for only 10% of the reasons that dentists become disabled and unable to work. The other 90% are medical illnesses. An important diagnosis among those is substance or alcohol abuse/addiction. Yes, addiction is a medical problem and needs to be treated with respect as such.

It would be easy to concentrate efforts on those with cancer and other readily identifiable illnesses, but we will not overlook those suffering from the effects/pain of addiction. Addiction is a chronically relapsing brain disease. Brain imaging shows that addiction severely alters brain areas critical to decision-making, learning, memory, and behavior control. This may explain the compulsive and destructive behaviors of addiction.

What a dentist is addicted to matters, and the effects on dental practice can be profound and devastating for any addiction. Life doesn't always go according to plan and understanding the risks and challenges is very important.

Dentists are susceptible to addiction. Our practice environment is an enabler. Many dentists are sole proprietors. We are strongly independent and often isolated from our peers. Such isolation, coupled with long work hours focused on patient care leads to fatigue. Financial concerns along with competition only add to the stress that dentists deal with every day. We often see our peers as competitors instead of colleagues. This leads to further isolation and pressure.

Pressure manifests itself in various ways. We are under the constant stress of managing a small business and caring for our patients and staff. The communal expectations of success lead to additional stress. The practice of dentistry is physically, mentally, and emotionally demanding. Crushing dental educational debt and practice debts can even affect the most strong among us. Many dentists are unhappy and not satisfied with their job. It is not surprising considering all they have to deal with every day.

As a result, many dentists look for ways to relax and avoid/escape their troubles. The dental office offers ways to escape. Drugs are readily available and dentists have simple access to a never-ending supply. Many dentists regularly gamble with addiction. You name the topic, and you can get addicted to it. For dentists and physicians their addiction rate is approaching 20%. Exposure to stress is one of the most powerful triggers of addiction in vulnerable individuals. Dentists are usually type-A personalities with underlying behavior typical of successful individuals. That drive to succeed can lead to compulsive and controlling behavior. Dentists are vulnerable due to that behavior and it can allow addiction to progress and worsen.

Addiction can be treated with the right mix of behavioral therapy and medication. Personal support can help addicted people navigate the road to recovery. No one gets through this alone. Seeking out friends, family, and even our peers is critical to survival. Support groups are also an extremely valuable tool in rehabilitation and need serious commitment. Seeking help of an addiction professional is very important. The American Society of Addiction Medicine has certified physicians and treatment centers that are ready to help. All treatment and steps taken are confidential and the dentist must agree to any treatment.

The ADA has a Dentist Health and Wellness Program. This program can act as an advocate on the behalf of addicted dentists and help in recovery. Dentists and physicians tend to make poor patients at first. We want to be in control, but just must understand that we are the patient now. Dental professionals have their pride and egos to protect, and they are used to being in charge. Dentists often exhibit extreme denial of symptoms. We have a hard time letting our guard down.

The recovery rate for dentists who receive appropriate treatment is about 90% for health care professionals. Dentists become highly motivated once they realize that their license is at risk. Not only their li-censes, but their livelihood and whole identity. Everything depends on getting well. WE are talking life and survival here. VERY SERIOUS STUFF.

WELLBEING PROGRAMS have emerged as a primary tool in helping all disabled dentists, especially those with addiction. There are three kinds of wellbeing programs in dentistry. Peer assistance programs, diversion programs, and multi-disciplinary programs are the primary ones. These three different programs help direct and guide impaired dentists in treatment. They are often directed by individual states each with its own requirements. Adequate treatment with professional monitoring give the highest rate of success.

The combination of effective treatment followed by five or more years of structured, accountable monitoring is a key to success in the long run. There are relapse factors that include a strong family history of addiction, psychiatric disorder history, and prior relapse history. The more of these factors that an individual demonstrates, the greater the risk of relapse. Left untreated, addiction is fatal. It will kill you and you will take a lot of people with you. Addiction is a disease and treatment is available. It is not a "do-it-yourself" project. Don't try to dig yourself out; alone you will only dig deeper. "I'LL DO THIS MYSELF" ARE FAMOUS LAST WORDS.

Rewards of recovery include returning to active dental practice and a heightened appreciate for life. Treatment is intense, but no more difficult in your experiences in dental school. You survived there, and you can meet the challenges ahead. Live a full life and use your net-work of friend and family to survive. Live an enriched life and take the time to help others in the future who will gain life from your experiences. You will be rewarded both personally and professionally.

### **What can you do now?**

Ask for help before you are reported to the police or your state dental board. You have a lot of eyes on you and your luck will run out. Speak to your spouse, minister, family and friends. You could have cancer, instead you have an addiction. **THEY ARE THE SAME, YOU HAVE AN ILLNESS. CALL YOUR PHYSICIAN AND SEEK TREATMENT.** Your physicians and medical professionals will take it from there. You are disabled and look to our recommendations on disability to protect your practice. Call your disability insurance company and consider making a claim. You have an illness and may be entitled to benefits. Contact your state dental association and ask for information on their well-being program. You likely will be protected if you self-report yourself and cannot lose your license. You will be required to undergo treatment and it will be treated with respect as a medical problem. You have legal protection if you are proactive and honest.

### **BURNOUT AND MENTAL HEALTH**

One of the likely reasons that dentists become disabled is the stress and anxiety that accompany the profession. To make matters worse, submitting a disability claim with a psychologic diagnosis is both challenging and difficult to prove. Disability fraud within the dental community is possible and your carrier will protect themselves. The key to survival under the heavy load of stress we all have is prevention.

Dental job burnout is a special type of job stress. It is a state of physical, emotional, or mental exhaustion combined with doubt about your competence and value of your work. Dentists are prone to this form of depression for many reasons and the nature of their profession exacerbates the problem. Dentists work in confined environments with demanding meticulous procedures that need to be performed with no error allowed. Dentists often work alone with little peer support. Dentists often have significant financial burdens due to the high cost of education and high business overhead demands. Factor in these many challenging facts, and it's understandable that stress may win sometimes.

We all have feeling of frustration and lack of enthusiasm at times, but most of us are able to cope with the situation and move on. That does not hold for all of us. Some will be unable to adjust and slowly be overwhelmed by the daily demands of dentistry. Psychological stress is a significant cause of disability. It is a totally legitimate diagnosis and needs to be treated. Failure to recognize the symptoms can lead to irreversible financial and personal disasters. As with many things related to dentistry, the answers to this problem can be difficult to find.

We propose a list of logical steps to combat the stress that leads to burnout. Take a look at them and remember they are not rules, only guidelines to get you headed in the right direction.

#### **Step One: TAKE A TIME-OUT**

When we were young, we benefited from stopping everything we were doing and starting over. The same hold true now. **STOP.** Sit back and think. This will not take a few minutes, you will need some **REAL** time. Take a week or two off and go on vacation. **REBOOT.** Make some smart decision on what is happening and what you are going to do about it. Involve your family and friends. Your practice will survive. We all take vacations and no one questions **WHY?** Start with getting 8 hours of sleep every night. **EVERY NIGHT FROM NOW ON.**

### **Step Two: TAKE RELAXATION SERIOUSLY**

You need to own your own time. No one needs to work 12 hour days and 6 day work weeks. This is a recipe for disaster. You need scheduled days off and vacations on a routine basis. Remember, all work and no play makes JACK a dull boy. Your survival and the survival of your family should be your first priorities. Your practice, staff, and patients will be ok. If you have a problem, they for sure will have problems. Why did you get into dentistry in the first place? Regain your interest in dental practice and regain the motivation that allowed you to succeed in the first place.

### **Step Three: DELEGATE RESPONSIBILITIES AND GET ORGANIZED**

One of the key attributes of a good leader is the ability to delegate. Not only delegate but delegate well. Selecting the right person for the right job is of the utmost importance. You cannot DO IT ALL. Be smart and share the workload. You know you spouse, family, friends, and staff. Divide the burden and make YOUR dental practice a continued success. This may mean you should involve a consulting firm. Remember, you usually get what you pay for. Consider hiring a partner or associate. Branch out to another field, but remember the total hours you devote to work. Whatever you do, make a plan. Write it down. Be organized. This is not the time to "Wing it".

### **Step Four: SET PRIORITIES BASED ON THEIR REAL IMPORTANCE**

Cultivate a rich non-working life. It's not only healthy but necessary to have hobbies and interests outside dentistry. Don't take on others problems, and set boundaries that cannot be crossed. You always will be a healthcare professional, but remember you will not be effective at work if you are worried about what is happening at home. Your first obligation is to YOURSELF and family. If they are doing well, your working situation will run much smoother. You risk the development of burnout if you ignore this fact. You need to take care of yourself physically. See your physician regularly, exercise, and eat right. These are common sense steps that may ultimately prevent severe problems with your life and practice.

### **Step Five. UNPLUG AND SURVIVE**

Social media and the demands of a modern dental practice can often overwhelm a practitioner. Your first step in the right direction is to recognize the potential problem. Congratulations on being proactive and thinking outside the box. Don't become a statistic and learn to say enough is enough. Take time off and turn off your e-mail and computer. Those intelligent staff members you delegated to help you run your practice will help you carry the load. Make good decisions and live. Dental practice should not be torture. It is definitely is challenging and difficult. NO ONE SAID IT WAS GOING TO BE EASY. You have the answers now so get going. We hope this gets you on the right path. Remember we all are in the same boat. Stress and dentistry are two sides of the same coin. Use the experience of others to thrive.

## **INSURANCE ISSUES**

Disability Insurance is like the ejection seat on a fighter plane, it had better work or you are toast. Disability Insurance is one of the most important investments you will ever make as a



dentist. Although the need is not immediately realized, the security and peace of mind that it brings is invaluable. Hopefully you have already purchased a good policy. You may be eligible for federal social security disability and checking on your eligibility is advisable. Understand that your monthly benefits are minimal and are far less than private disability benefits. You are now faced with a disabling illness or accident with the prospect of not being able to work and receive an income to support your family. OF COURSE, this is why you purchased your policy to begin with. You never thought it would be needed, but now you need it more than ever. Don't worry, everything will work out fine; but you need to proceed in a firm and confident manner. Knowledge is power in this case, and following our recommendations is only suggested.

### **Step One:**

Dentists who are considering filing a claim for disability insurance benefits can rest assured that the Disability Company that they have a contract with will follow that contract to the letter of the law. They will not go beyond that. Disability Insurance Companies are not your friend, they are a for profit company with a bottom-line to deal with. Your policy will have specific conditions and clauses in it to protect both you and the insurance company. You may want to consider meeting with an attorney experienced in the area before submitting a claim.

### **Step Two:**

Dentists should not discuss their claim or that they are considering filing for disability insurance benefits with their current treatment provider until after they are considered an established patient of record by faithfully keeping multiple appointments/visits with their physician(s). Physicians may be reluctant to support claims if there is any question in the motivation behind the claim. Remember you most likely have a 90 day waiting period before you are eligible for claim payments and this gives you time to work with. Dentists should fully discuss their condition with their treating physician to ensure supportive medical records. Involving a rehabilitation physician (doctors who specialize in disabled patients) is an option as they deal with insurance disability claims frequently. Make sure you communicate your symptoms and limitations in an organized and detailed manner. Your insurer will request all your medical records from all your treating physicians. The severity and extent of your limitations are more important than an objectively verifiable diagnosis and must be fully communicated your physician and your disability insurance company.

### **Step Three:**

Call your disability insurance company(s) and inform them that you have encountered an illness/accident that prevents you from working. Remember, everything you say will be recorded. Be honest and informative of the events surrounding your event. You do not need to elaborate, these companies deal with the process every day. This is your first time. JUST THE FACTS are what is relevant to them. When you are emotional and ill it will be easy to say something that could be misinterpreted later on. Take notes to assist you in remembering what is said by all parties. Note the time and date and identify the person to whom you are speaking. Your carrier will follow up with a letter confirming your claim with a set of instructions to follow. Remember if you are ever asked what your job description is, the

answer that is open to the least misinterpretation is 100% clinical dentistry. Avoid quantifying your time if possible.

**Step Four:**

Your disability company will follow your initial contact with them with detailed requests for information. Don't worry, this is standard and is done to protect the insurance company from fraud. It also will allow your claim to be considered in a timely manner, if you respond appropriately with the requested information. It will ultimately make your claim stronger. You will be required to submit your recent income tax returns, your recent work schedule to include what procedures you have done, and a detailed list of all physicians and hospitals that have been treating you. This may sound like a lot, but it lets the insurance company know at what capacity you were working before your accident/illness. Depending on your policy provisions, this will allow them to evaluate your eligibility for benefits.

**Step Five:**

You will have previously selected an elimination period when purchasing your policy, this could be 30-180 days but will most likely be 90 days. Do not delay too long in starting the claims process. Our recommendation is to contact them within 60 days. This allows you some time to determine if that cough you have is just a cold or lung cancer for example. Once you start the process, your insurance company will periodically contact you asking if you want to close your claim. They are strictly following the law. The law is on your side and being completely honest and prompt with your communication helps everyone involved. Be aware there are deadlines in this process and are spelled out in meticulous detail in your policy, don't miss any and you will be fine.

**Step Six:**

Once your carrier has all the requested information and the elimination period is reached, they will contact you with a letter /phone call indicating a denial or approval of benefits. Be aware, just because they approve your claim, they have the option of withdrawal of benefits at any time within the legal definitions of your policy. You must continue to see a physician for care on an annual basis, and submit relevant documentation to your carrier on periodic basis. If you are only partially disabled, you may be eligible for partial claim payments based on the provisions of your particular policy. Keep an organized file of all correspondence along with copies of your policy and notes taken during the entire process to include what was said when you initially purchased the policy. Make sure this data is kept in a safe place.

**Step Seven:**

If your claim is denied, realize that there is an appeals process that is outlined in detail in your policy. Demand that all further communication be in writing by certified mail with copies to your attorneys. Insurance denial protocols are well documented, and your strong claim is the best assurance that the appeal process will be short and in your favor. Get not only the best legal representation, but attorneys with experience in private disability claim denials. There is no shortage of specialists in this area, and avoid the social security firms that do not deal frequently with private disability policies. Understand that there is no such thing as a

"standard" disability insurance policy. The definitions of total disability can vary significantly. Most dentists purchase "own-occupation" policies which provide compensation following a disability that prevents the insured from performing the particular duties of his or her occupation. Thus, the insured may be entitled to benefits even if they could in fact perform work of a different nature. Fully understand your policy and terms before filing a claim. The legal language is very confusing at times, but ultimately will help you prevail. Your attorney will be the driver at this point.

#### **Step Eight:**

Congratulations to you, if you have survived the process of filing a claim and having it approved. Understand that to save money, your disability company may attempt to "buy you out" at some point following your approval of benefits with a lump sum payment. This payment will be in place of all further payments and may terminate your relationship with the insurance company. It may be a significant sum (one million) or just pennies on the dollar. It is a very personal decision to accept such an offer, and you should involve all interested parties along with your attorney/spouse. Look honestly at your medical condition, prognosis, physical capabilities, and value of your current policy if paid in full. If you are eligible for benefits for 20 more years compared to someone with only 7 years of benefit eligibility this will strongly influence your decision.

#### **Step Nine:**

Understand that your benefits will most likely be paid monthly, and under no requirement to have taxes paid on them if you previously paid your premiums with post-tax dollars. Stop now and immediately prepare a budget based on your benefit amount. Be flexible and continue to understand that your benefits will always be at risk for termination, and have an emergency fund/plan in place in case you have to go to war with your carrier.

#### **Step Ten:**

Once you start receiving disability payments, you still have the option to return to work at some point. This may involve returning to your old practice, starting a new practice or transitioning to a completely new career. Your benefits will terminate if you return to work as a dentist at the same rate and capability as before your accident or illness. You will need to start paying your premiums again and make sure to keep your policy active. You may need it again for a completely different accident or illness. In addition, there is no guarantee that your original condition may not recur and prevent you from working. You work hard as a dentist, and you deserve the peace of mind and security that Disability Insurance provides. It is there for a reason, do not be ashamed of using it. Move forward with confidence and renewed strength.

### **CAREER OPTIONS - TRANSITION**

Be comfortable in returning to work if you can, but be ready for the prospect of using your inability to practice as an opportunity. Use your courage to encourage others. Even if you never become disabled, reach out to help those who do. Each of us has to build his own residence to tragedy. Strongly consider volunteer work, teaching or counseling.

Consider an alternative career. 10% of dentists practice in non-traditional roles with limited to no clinical exposure. Post-Graduated programs for dentists now offer stipends in many specialties. Refer to [altdentalcareer@ada.org](mailto:altdentalcareer@ada.org) for ideas to continue your association with dentistry.

Retraining loans are available through the ADA foundation. Adaptive equipment/retraining programs for handicapped dentists are available through many of the larger medical centers. Check online for opportunities, there have been over 100 dentists in the UK and United States trained in these programs. Get more information online or by calling 312-440-2763 or ext. 2763 on the ADA member toll free number. Here are some job ideas to look at.

### **Alternate Careers include:**

1. Organized Dentistry Officer at the National (ADA) or State level-Salaried Positions
2. Retraining with education in Dental Pathology/Dental Radiology/Oral Medicine
3. Retaining into Medicine-Physician's Assistant, Medical Doctor, EMT, Paramedic
4. Teaching-Dental School, Dental Hygiene, Dental Assistant School
5. Dental Forensic Specialist
6. Dental Journal writer/editor-Public or Private
7. Telemedicine dentist online (dental advice online)
8. Obtain a Master's in Public Health- County and State positions available
9. Dental Practice Management Consultant
10. Academia – Teach at the College or High School Level Full or Part Time
11. Run for Political Office in your State Legislature or US Congress.
12. Missions – Volunteer work locally or internationally- Medical/Dental Teams
13. Military Service (if you are not disabled) and want out of Private Practice
14. Governmental Positions-National Institute of Health has dental positions
15. State Board/Dental Commission Positions
16. Dental Insurance Adjuster/Consultant
17. Dental Career Consultant-Practice Sales and Purchases
18. Dental Sales Consultant
19. Research-Federal, State, Private

### **RESOURCES FOR JOB OPENINGS ONLINE INCLUDE:**

- 1 NonClinicalJobs.com
- 2 USAJobs.gov
- 3 GettingHired.com
- 4 ADEA-link <http://www.adea.org/DentEdJobspage.aspx?id=35670>

### **DIAGNOSIS SPECIFIC SUPPORT**

Seek out support groups at your local hospital or regional medical center. You likely will find they provide significant help and support. Whether you have heart disease, cancer, or diabetes; there are support groups for all and you will get connected with others who have fought back

and survived illness/injury. Many medical schools have websites for the public. As an example, see [www.mayiclinic.com](http://www.mayiclinic.com).

### **National Library of Medicine**

The National Library of Medicine indexes thousands of medical and life science journals (PubMed). Call the ADA Library at 312-440-2653 or ext 2653 on the ADA member toll free number for assistance in using PubMed or in obtaining journal articles.

### **Rehabilitation Institute of Chicago**

The Rehabilitation Institute of Chicago is a premier source for information on disability diagnosis, treatment, rehabilitation, and support.

### **Arthritis Foundation**

### **Parkinson 's Disease Foundation**

The Parkinson's Disease Foundation is leading national presence in Parkinson's disease research, patient education and public advocacy.

## **PRACTICE SALE-CLOSURE**

The ADA has resources to assist dentists with a variety of practice transition issues. Valuing a Practice: A Guide for Dentists and Associates: A guide for Owners and Prospective Associates is available from the ADA Catalog or call 800-947-4746

At some point you may be faced with the fact that you must sell your dental practice. We recognize that this may be like selling your only child and it is an extremely personal topic. Some illnesses and injuries are going to be too severe to recover from. This doesn't mean that you won't get better. It does mean that you will be forced to sell you practice before it loses further value. The average long-term disability lasts approximately 3 years. You may be back to work in a few years. Only you will be able to make the final decision.

Dental practices are living entities, and they involve the personal lives of your family, staff, and patients. The intrinsic value of a dental practice is highest when it is viable and functioning. If you are disabled or working fewer hours due to illness, its sale price will decrease accordingly. Month by month your practice will lose value. Be aware of this fact and make well planned logical decisions. Practice sales don't need to be complicated, but they do need to be planned. We hope that you can continue to practice, but understand this is not always the case. We are not the experts in practice sale, but can give you some ideas to consider. Since we don't have a dog in this fight, we can hopefully be impartial and fair in our views. Be smart and consider use of a professional broker/practice appraiser. Practice sales can successfully be sold without their use, but only with sincere effort and planning. Again it's up to you, and research your options. Before we go any further, understand that you may get better at some point. Some injuries or illnesses may take years to recover from, and your rehabilitation should be your highest priority. You started a practice before. You can do it again. Whether it means buying an existing practice or starting from scratch, you know how to do it. This will give you a

tremendous advantage should you decide at some point to resume dental practice. Just this fact alone should help you sleep well at night and give you hope for the future. Every dental practice has value and we can divide it into several broad categories.

1. The depreciated value of the current supplies and equipment.
2. The calculated value of the accounts receivable – non-collectable percentages.
3. The intrinsic value of the practice. "GOODWILL"
4. The appraised value of the facility/office. IF OFFERED FOR SALE.

Either conduct your own inventory and depreciation schedule for your current equipment and dental supplies; or have it appraised independently. Keep accurate daily records of your accounts receivable. If you have significant lab bills payable or other expenses not paid they will need to be deducted from the total.

The gorilla in the room is what is the intrinsic practice value? There are hundreds of formulas out there. You will need to decide. The simplest solution is to use one year's net income averaged over the past 3-5 years. This is a start and only a general suggestion. Take your time and make a decision that works for you and your prospective buyer. Discuss your sale with a broker. Most will give free appraisals and advice. Be aware they want your money and be cautious of making decisions too quickly. Of course, if you are in the hospital your spouse may be tempted to sell quickly. Your prepared PRACTICE CONTINUITY PLAN will make decisions easier and in accordance with your wishes.

Many new dentists have little financial history and you may consider financing the sale yourself. This has some risks and advantages. By carefully screening your buyer, your risk is minimized. Of course, they may fail. Consider have them assigning a life insurance policy to you until the sale is completed. You will gain addition income in this type of sale based on the terms; to include loan length and agreed upon interest rates. This approach has definite advantages. Until recently, dental practices were one of the rarest type of business failures. This is changing, therefore protect yourself and make smart decisions.

Remember there is cost for the convenience and it will be expensive. If you are severely injured or ill, you may want to consider professional help. Understand that you can advertise on the net or get a buyer via your state dental association. Check out the ADA website for some information on practice sales.

No matter which route you choose. Either use of a broker or independent sale, you will need a quality attorney to draw up the sale agreement. Be very selective and ask for references. Once the sale is completed, you are done and can't go back. Understand your buyer may be concerned you will recover and return to work. Protective covenants are common and should be agreed upon by all parties.

There have been books written on the topic and your diligent investigation of the issues will pay off. Ask lots of questions and don't take no for an answer. Remember you are looking out for you family and future.

Once you start down the sale path don't forget that transition is the next step to survival. You may get better, but even if you don't; you have value. It doesn't matter whether you look into education, consulting, or volunteer work; get moving. Your past experience is a valuable resource and can be used to enrich your life and the lives of your family. A directory of Dental practice brokers is available online.

Closing a dental practice: A Guide for the retiring Dentist or Surviving Spouse contains information on closing a practice at retirement, on account if a disability that prohibits practice or as the surviving spouse.

To order a printed copy of the guide through the council on Dental Practice, please call 312-440-2895, or ask for ext. 2895 through the ADA toll-free number.

## **STAYING CONNECTED**

Becoming disabled, even if you have to leave clinical practice, doesn't mean you're no longer a dentist! The ADA offers a dues waiver form for continued membership to eligible dentists. Completed forms go first to the local dental society for review and approval. Approved applications are sent to the State Society. The State Society then sends it for final processing by the ADA. Information on how to apply is available from your State Association. Or you may obtain online the Dues Waiver form needed by your local society to determine your eligibility.