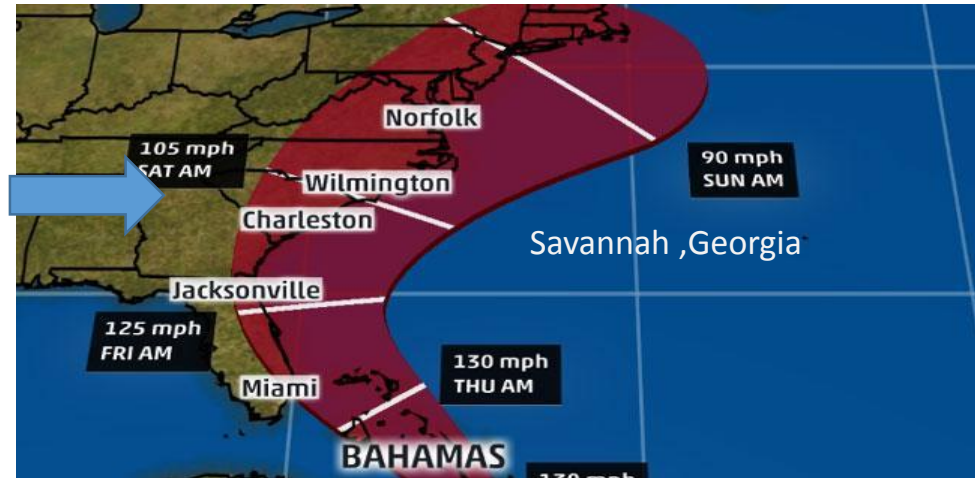


Fitting It All Together: *Winning Strategies for Your Practice*



Hurricane Matthew What we learned!



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Hurricane Check List

- **Providers and Administrator** will inform employee on closing of the office is necessary.
- **Medical Records**- Cover charts with plastic and secure with duct tape. If you have any files that are not in the filing system, secure and cover them. Files on the bottom shelf must be moved to a higher shelf.
- **Computers** - Unplug and remove from the floor. Place Wintertms in the plastic container provided by Practice Administrator, move all laptops and desktops to the conference room on the second floor. Please make sure you put your name with a post-it on top of the Winterm or other computers.
- **Medical Equipment** – Move all portable equipment upstairs to the conference room or to an inside (no windows) exam room on the second floor.
- **Patient Appointments** – Not necessary during a mandatory evacuation. An attempt should be made during a non-mandatory evacuation to contact patients.
- **Patient Communication** – Forward phones to the answering service and give them the name of the on call physician.
- **Social Media** – Notification of closures will be put on Facebook and our Website by Susan at Designation Advertising.
- **Secure Superbills and Money** – Administrator will secure.
- **Remove From Building** - Take any essential information with you for safekeeping. Do not take any patient information.
- **Computer Backup** – Save all essential computer files to the network drive. Backups are currently performed off site and stored in cyberland. **Please note: backup all music and pictures on a flash drive and take with you. Music and pictures are not backed up on the main server off-site due to the file size.**
- **Secure Furniture** - Move furniture to inner rooms or away from windows.
- **Secure Building** - Close and lock all inner doors and outer doors.
- **Medication** - Secure all medication in the appropriate cabinets.
- **Allergy Serum**- Make sure the refrigerators are closed tightly. In the event of electrical outage, the generator will start and control the refrigerators.
- **Communicate** – Administrator will meet with physicians on where they are going and review phone numbers with them. Administrator will meet with staff on what the protocol will be on leaving and returning to work. A list of important numbers will be given. It will be the employee's responsibility to contact the administrator on when to return to work (after evacuation orders lifted).



Business Interruption Insurance

- I notified our insurance agent that we needed to file a claim for:
 - Mandatory evacuation
 - Loss of income
 - Power outage
 - Payroll expenses (we paid the employees for time missed)
 - However, no physical damage was sustained to the building.
- The claim was initiated. The insurance company requested the following information:
 - Profit and loss statement
 - Itemized operating expenses
 - Income statement
 - Letter from Georgia Power stating the power outage in our area



Eye Opener!

- We thought, once the mandatory evacuation order was given, the business interruption coverage would start. We thought it would pay for the loss of income for the closed days and expenses related to the mandatory closure.
- Business interruption insurance covers only if there is a:
 - Loss of power
 - Something preventing you from getting into the building, i.e. fallen tree blocks the front door
 - Direct physical loss or damage to property
 - If the serum would have spoiled because of the power outage, we do have a rider on the policy covering that



Results

- After all requested information was given, including the Georgia Power letter, they denied the claim with the exception of the power outage.
- We received the policy power outage limit of \$15,000.00.
- If there was damage to the building, our regular business operating liability insurance would have paid. In addition, the business interruption insurance would have paid if we were unable to get into the building.
- **As far as mandatory evacuation and the loss of business day income, per our policy, there is no coverage. They stated that there is no such thing as a “mandatory” evacuation because you can’t make people leave. I mentioned “Civil Authority” coverage that was listed in our policy, however that only is covered if you are unable to get to your place of business; a flood, access to the area immediately surrounding the damaged property.**



- We received nothing for loss of business day income.
- Our loss of income and expenses were well over \$50,000.00.



What we did right!

- Safety first - your life, the lives of your staff and patients are MOST important. We would close exactly the same way if and when this happens again.
- Learned how to manually turn on the generator.
- Make sure you have a good disaster plan policy/procedure written and relayed to your staff. Thank goodness we did.



What we learned!

- Review your business operating policy and try to understand it the best you can.
- If you have a generator, make sure it comes on automatically if the power goes out. Know how to turn it on if it doesn't come on. "Generator Drill". The company that services it should be doing this. Our generator company failed to order a new sensor board prior to the hurricane. Luckily, us crazy people that were still in town turned it on or we would have lost serum.
- After a storm/disaster, make sure you evaluate your property fully to make sure there is no damage.
- Understand your business operating insurance.