

The Unexpected Death of the Dentist (Solo Practice) Checklist

In the distress that usually accompanies the unexpected death of a business owner, there is often confusion about the roles and functions of the staff and family. It can be very easy for both parties to become confused about what needs to be done in the midst of grieving.

This checklist was developed to assist with the immediate practical decisions that should be made within the first week following the death of the dentist. Many of these duties can be completed by staff and/or family members. The goal to keep in mind the first week is to ensure the practice stays viable.

- Study club or mutual aid group.** If the dentist belonged to either of these groups, contact the chair of that group (or a member) and use them to assist in the triage of patients.
- Contact the Local Dental Society.** The dental society can be a good resource in getting some dentists to help in the running of the practice until the family or the executor determines the course of action for the practice. Most dental societies keep a list of doctors who have availability, or they have the means to get a communication out to the members of the dental society.
 - If the dental society is closed and/or you cannot reach anyone from the society, contact local dentists that your office has used in the past for coverage. Explain to them the situation and obtain their availability. Have your upcoming weeks' schedule available so you can discuss treatment plans and recommendations to triage your patients' care.
- Call patients** who have appointments that week. Triage your schedule as needed but try to keep it intact as much as possible.
 - For patients who *don't need to be rescheduled*, explain to them that they will be seen by another dentist and the reason for this change.
 - For those patients *who need to be rescheduled*, explain the reason for the change and reschedule them as soon as possible.
 - Be careful to not disclose personal information related to the dentist's death, even when the patients ask for details. *(See sample scripts below.)*
 - Once patients hear that the dentist has passed away, they begin to feel uncertain about who will provide their dental treatment. When patients begin to leave a practice, the value of the practice drops drastically. The practice can be a huge asset to the surviving family members. For these reasons, it is important to keep the office schedule intact as much as possible. "[Sample Notification Letter to Patients Regarding Dentist's Death or Incapacity](#)" is available on cda.org/practicesupport.
- Contact the dentist's attorney.** The attorney will assist in the execution of the will or trust as well as working with the executor of the estate. The attorney will also be able to assist in future contracts or agreements related to the transition of the practice.
 - If the practice is incorporated or a partnership, the attorney can file the necessary federal and state paperwork to dissolve these entities.
 - If the dentist did not have an attorney, ask the dental society to recommend an attorney in the area who works with estate planning.

- **Contact the accountant.** The accountant will assist in valuing the practice and its contents as well as in meeting tax responsibilities and collecting outstanding debts. The accountant should be utilized before and during the transition. The accountant should be given the name and phone number of the attorney and vice-versa.
 - If the dentist did not have an accountant, ask the dental society to recommend an accountant in the area familiar with dental practices.
- **Contact the Dental Board of California.** The dental board will need the date of the dentist's death.
 - In order to keep the practice running and maintain its value while trying to sell it, the state law allows a family member or designated legal representative to run the practice for up to 12 months. This individual can employ one or more dentists and licensed auxiliaries to provide care to the practice's patients. This individual cannot interfere with, control or otherwise direct the professional judgment of a licensed dental professional or dental assistant acting within their respective scopes of practice.

The Dental Board of California must be notified when this arrangement is in place. (Business and Professional Code 1625.4) "[Sample Notification Letter to Dental Board Regarding Dentist's Death or Incapacity](#)" is available on [cda.org/practicesupport](#).
- **Notify the local field office of the DEA** if the dentist holds a DEA registration.
 - Any controlled substances held on-site will be subject to seizure.
- **Inform answering service and update website.** If you use an answering service you will want them informed of the situation. Provide them with out-going information to use if patients call with questions.
 - If the office has a website, it should also be updated with information regarding the situation.
 - Information in both cases should let patients know the dentist passed away, that currently scheduled patients are being seen in the office by dentists in the community and patients are still being scheduled. Update this as needed.
- **Contact insurance carriers.** Have policy information available.
 - Professional Liability
 - Building & Business Personal Property
 - Workers Compensation
 - Health
 - Life and Disability
 - For the Property and Professional Liability coverage, the policies need to remain active until it has been determined what will happen with the practice. Typically, the policy would remain in the insured's name until the practice transfers ownership. This will allow coverage to remain in place for potential losses to the office contents and the premises liability.
 - Do not cancel any policies that pertain to the practice, including employees, until details regarding the transition of the practice are in place. This may be up to a year late.
- **Contact Financial Service Provider.** If the accounts were jointly held with the spouse, business may continue with little interruption. If the accounts were under the dentist name only, the executor will need to contact the financial institution and determine what information each establishment needs to be able to access the accounts. These institutions include:
 - Bank or other lender
 - Payroll service
 - Merchant processor
 - Credit card companies

- **Contact Dental Benefit Providers.** In most cases and by case law, the exiting practice has up to one year to operate under the name of the deceased dentist to bill the plans. The fill-in dentist should be listed under the treating dentist section of the claim form (boxes 53-58), and the billing dentist information can remain as is (boxes 48-52A). The executor should complete a W-9 to request a new TIN for the trust/estate for tax purposes. The TIN number is used for payment purposes. This TIN number will be reported in box 51 of the claim form. NPI numbers are unique to each dentist. The old NPI number should no longer be reported in box 49 and the NPI of the treating dentist should be listed on the claim form in the treating dentist section (box 54). NPI numbers are used to determine the provider's participating and non-participating status. If the treating dentist is non-participating, checks will be issued to the patients. It is important to notify the plans of the fill-in dentist(s) as they may need to update their records so that claims process smoothly without rejection.
 - [Sample form to notify plans of TIN change](#)
- **Follow applicable sections of the “[Separating From Practice Checklist](#)”** after final disposition of the dental practice. The resource is on cda.org/practicesupport.

Sample letter to Insurance Company

[Date]

To whom this may concern:

I regret to inform you that [Dr. John C. Smith] passed away on [date of death]. [Dr. Jones] will be filling in on a temporary basis to treat [Dr. Smith's] patients.

The new Tax ID number for the trust/estate is:

Billing Entity Name: _____

Office Street Address: _____

Office State and Zip Code: _____

New Tax ID number: _____

Treating Dentist's Name: _____

Treating Dentist's License number: _____

Treating Dentist's NPI: _____

Effective Date: _____ End Date: _____

Thank you,

Signature of the Executor

Sample Patient Phone Scripts

Sample Phone Scripts to Reschedule

This is [Sarah] from [Dr. Smith's] office. I am calling about your appointment scheduled for [patient name]. I am very sorry, but due to a family emergency, we need to cancel your appointment. We will contact you soon to reschedule. Thank you so much for your understanding and patience.

Sample Phone Scripts Advising Patients of Different Treating Dentist

This is [Sarah] from [Dr. Smith's] office calling about your appointment [today or date of appointment]. Due to an unforeseen event, [Dr. Smith] will not be providing your treatment. I am sorry that I cannot provide more information at this time. However, [Dr. Smith's] colleague, [Dr. Jones], has agreed to volunteer his services and provide treatment to our patients. We look forward to seeing you [today or date of the appointment]. If you have any questions or concerns please feel free to discuss them with [Dr. Jones]. Thank you for your understanding.

Answering Machine Message

You have reached the office of [Dr. Smith]. Due to a family emergency, all appointments have been canceled today. We will be contacting patients to reschedule their appointments as soon as possible. Please leave your name and phone number should you need any further assistance. Thank you for your understanding and patience.