Introduction

The purpose of this model disaster plan is to provide sample working procedures for a physician’s office in the event of a catastrophic event that disables the medical and business functions of a medical practice. These model policies and procedures provide continued operational capability to the greatest extent possible so that the work of a medical practice may continue with as little interruption as possible. The severity of the event and the expected duration of the problem will determine the reaction to a potentially crippling situation.

A “disaster” could take many forms including the following:

- Fire
- Flood
- Tornado
- Earthquake
- Hazardous material incident
- Civil disturbance
- Medical emergency

The best time to plan for a disaster is before it occurs. How would a physician practice respond to a potential disaster? What should a practice consider in planning for a disaster? What steps should a practice take to protect the personnel and property of the practice?

This model disaster plan contains three sections. The first section sets out a checklist of actions to consider in preparation for a disaster. The second section contains information, along with a checklist of actions to consider after a disaster occurs. The third section contains sample policies a physician practice might consider instituting in preparation for a potential disaster.

Physician practices are encouraged to review this material and adapt it to the unique circumstances of their particular practices. For additional information on preparing a disaster plan including how to respond to particular disasters, the Small Business Administration and the Federal Emergency Management Agency have excellent resources on their websites. Go to www.sba.gov and www.fema.gov.
ACTIONS TO TAKE BEFORE A DISASTER

Office Policies and Training

The first thing to consider when establishing a disaster plan for a physician practice is the implementation of appropriate policies for the office. What written policies should be implemented? Contained in this sample disaster plan are sample policies to consider, which should be tailored to meet the needs of a particular practice. The list of policies set out below is not all encompassing, but does provide a good starting point in deciding which written policies should be drafted for your practice. The sample policies contained in this model plan include the following:

- General disaster policy
- Bomb Threat
- Document Protection
- Earthquakes
- Evacuation
- Fire
- Flood
- Freezing and bursting pipes
- Medical Emergencies
- Office Disruption
- Tornado

Once policies are drafted, office personnel should become familiar with them. Whether through a formal training session or by requiring each employee to read the policies, they should be familiar with what they are supposed to do and where they are supposed to go in the event of a particular type of disaster.

Insurance

Make sure that you have adequate insurance to cover your losses in the event of a particular disaster. Perform a periodic audit of your insurance to see if your coverage includes the following items. If it does not, consider whether you need such coverage:

1. Does your insurance coverage provide you with sufficient funds to get your business back in operation?

2. Does your insurance coverage provide for “replacement value” of your assets or does it provide coverage for the current value of the equipment that was lost? The equipment might be old and the actual value, when accounting for depreciation, may not be as much as it would cost to replace the equipment. Also remember that insurance on mortgaged property probably only covers the lender with nothing left over for you.
3. Do you need flood insurance, earthquake insurance or business income and extra expense insurance? Most general policies do not cover such things and require “riders” for such coverage.

4. Do you need “business interruption insurance” to cover payrolls, business debts and other costs until the practice is able to become operational? In the event of a disaster, it might take days, weeks or months to get back in operation, especially if the facilities and equipment are destroyed.

5. Consider keeping your insurance policies in a safe location that will provide you easy access to them in the event of a disaster. Consider storing them in a fire proof cabinet or off-site in a safety deposit box.

6. Keep a list of important information about your insurance policies including the following information:

   - Agent’s name, address and phone number
   - Type of insurance
   - Policy number
   - Deductible
   - Policy limits
   - Coverage

**Other Considerations in Preparing for a Disaster**

- Backup systems used in the office. You might consider backing up most of your systems or having access to a backup system. Such systems, outside of medical devices and information, might include:
  - Payroll – How would your employees be paid and how would you access their payment records for tax and business purposes?
  - Communications – How would you communicate with patients, suppliers, other health care providers, etc., if your phones, fax machines and computers were knocked out?
  - Mail. If your building were destroyed and damaged to make it unusable, where would you send your mail, which may include much needed checks?
  - Medical records. If patient medical records and billing records were destroyed, is there some type of backup system for them? If you have billing software, does it automatically backup information? If so, where is the information kept and can it be easily accessed? You may want to consider keeping a backup tape or disk off-site.

- You may have to run data, but have nowhere to run it if your office equipment is down due to a disaster. Check with your claims and/or electronic medical records vendor to see if they have a “hot site” where you can take backup electronic data and run on a system that accepts your data.
Video tape or list an inventory of equipment and other assets. You should have an updated list of all of the practice’s assets in a safe location where it can be easily accessed. Such a list would be very helpful and important for insurance purposes in case the equipment was damaged or destroyed. Some businesses even videotape their office spaces to have a video record of the assets. Talk to your insurance agent about the best way to document a list of assets.

Maintain a list of important phone numbers in case of a disaster. Such numbers might include:
- Fire department
- Police department
- Ambulance service
- Hospital
- Security
- Insurance agent
- Major suppliers
- Utility company
- Phone company
- Local health department

You may want to maintain certain supplies on the premises in case of a disaster. These might include:
- Flashlight
- First aid kit
- Basic tool kit
- Fire extinguisher [ensure it operates properly and staff know how it operates]
- Updated employee list with home phone numbers in case you need to contact them regarding a change in office procedures
- Battery operated radio with spare batteries

There may be certain items and documents that you should consider keeping off-site, perhaps in a safety deposit box. Those items might include:
- Insurance policies
- List of assets
- Important phone numbers
- Lease
- Backup tapes or disks of medical or billing records
- Disaster plan/policies
- Mailing list of current patients
ACTIONS TO TAKE AFTER A DISASTER

Below is a list of issues to consider in the event a practice is severely damaged or destroyed. The list is not all-encompassing, but may provide an overall guide in the event a catastrophic disaster occurs. You may want to add, modify or take out some of these items depending on your practice and the extent of the disaster. Whatever checklist you formulate, you may want to keep it off-site where it would not be damaged and could be easily accessed. The sample policies contained in this model disaster plan may also provide steps regarding action that should be taken in the event of a particular kind of disaster.

Post-Disaster Checklist

1. **Physicians and/or office manager contact employees regarding the extent of the disaster and what action employees should take in the short-term.** The physicians within the practice and/or the office manager should notify all employees regarding whether the practice will open and to ensure employees can be notified about future actions.

2. **Contact landlord and, if necessary, fire department for a general assessment of the damage.** The physicians and/or office manager should contact the landlord or owner of the building to determine the extent of the damage to office spaces occupied by the practice. If the practice owns the spaces, contact the local fire department for an assessment of the damage. If it appears that the damage is not significant enough to cause a major disruption to practice’s business, employees should be notified of this. If, however, the damage is such that the practice may have to relocate for a significant amount of time (weeks or months), or permanently, the steps below should be considered.

3. **Reroute mail and phone calls.** Mail to the practice should be rerouted immediately if the practice cannot operate. One avenue may be to obtain a post office box and have the mail rerouted to it. The mail should then be picked up daily. The practice should also consider where phone calls to the practice should be rerouted. Upon notification, a recorded message may be made available by your phone service provider until a temporary phone line can be established. Contact your phone service provider for options.

4. **Contact insurance carrier.** When the insurance company is notified, the event that has occurred and initial damage assessment should be relayed. The company should also be asked how quickly it can have an assessor sent to the location for a full assessment of the damage to the building and facilities. It is important that such an assessment occur as quickly as possible. The practice should request that the property damage assessment be videotaped to ensure all damage is recorded.

5. **Keep an accounting of all damage-related costs.** The practice should track, and encourage all employees to track, all damage-related costs that may be incurred in
the event of a disaster. Such costs might include mileage driven by employees, long-distance phone calls, equipment, mailing, leasing equipment, etc. Such costs should be reported, with receipts, to the practice’s bookkeeper as they may be reimbursable by the insurance company.

6. **Conduct salvage operations. Keep damaged goods on site until seen by an insurance adjuster.** Once it is safe to enter the premises, the practice should assign personnel to conduct salvage operations as soon as possible. Any items or equipment that can be saved should be removed, but damaged goods should be kept on site until seen by an insurance adjuster. If it is believed damaged property can be used again, it should be protected from further damage while remaining on the premises.

7. **Call a meeting of Key Employees.** Once the extent of the damage is known and the insurance company has been notified, the practice should call a meeting of all employees or, if a large practice, the principal supervisors. Such a meeting may be held at a location outside of the practice should the practice’s spaces be unusable. While the following list is not all-inclusive, it is a suggested list of topics that may be discussed at the meeting:

   - Damage assessment
   - Status of employees
   - Medical records access
   - Financial resources
   - Information processing
   - Office space needs – temporary/permanent
   - Immediate equipment needs
   - Contacting patients and suppliers

8. **Obtain new office space.** After priorities are established, the practice should look into obtaining temporary/permanent office space. The landlord should be contacted regarding whether the office spaces will be able to be occupied in the near future. If not, a search for new office space should be conducted.

9. **Equipment needs for temporary office space.** Consideration should be given regarding what equipment will be needed, both in the short-term and the long-term in the event the office equipment is damaged or destroyed. The practice should consult the list of equipment and assets kept for insurance purposes to have a good idea of what might be needed.

10. **Contact patients.** Once the extent of the damage and priorities are determined, the practice's patients should be contacted. Depending on circumstances, patients should be told about the damage and where inquiries regarding treatment and records should be made. This may be done by an ad in the newspaper, on the radio or some sort of mailing to existing patients if such a mailing list is kept off-site. You may also want to consider contacting other medical providers to find suitable alternatives for the care of your patients.
SAMPLE DISASTER POLICIES

Set out in this document are comments and sample language to consider in drafting particular policies for your office in the event of a disaster. The list of policies is certainly not complete as there may be other policies that you may want to consider. Such things as evacuation plans, etc., should be written into the policies to meet the particular layout of your practice.

**General Disaster Policy**

*Every office should have some type of general disaster policy that sets out the policies and concerns of the practice. Such a policy may read something like the following:*

**Model Policy**

The goal of [medical practice] is to protect the patients, employees and physicians in the event of an action or an occurrence that poses a threat to life or property. Procedures will be adopted to address as much as possible events that would threaten the lives and health of patients, employees and physicians. The protection of property and resources, while a secondary priority, will also be addressed by policies and procedures.

Employees and physicians will be given copies of all procedures and, at least annually, a review of the procedures will be conducted, although the office manager may make changes as needed or required.

**Bomb Threat – Model Policy**

[Medical Practice] recognizes that it may receive a notice, by telephone or by written message, that a bomb has been placed in or around the practice. Actions taken in response to such a threat should be prompt and assure the safety of patients, personnel and visitors to the practice. While a bomb threat may be a hoax, all such threats should be treated seriously.

If a staff member receives a bomb threat call, the staff member should take the following actions:

- Remain calm.
- Ask the caller to repeat the message and attempt to write down as much of the threat word-for-word as possible.
- If the caller does not indicate the location of the bomb and the time of possible detonation, ask the caller to provide this information.
• Listen closely to the caller to determine sex, accents, or speech impediments.
• Pay particular attention to peculiar background noises, such as motors running, background music and any other noise, which may give a clue as to where the call is being made.
• Notify the police department and the office manager relaying the information you obtained.

Once it is determined that a bomb threat has been made, the office manager will coordinate evacuation of the office by telling patients and uninvolved employees that there is a gas leak or similar condition that requires immediate evacuation. During an evacuation, the following guidelines should be followed:

• Do not touch anything electrical including turning lights on or off.
• Do not take a phone off the hook or replace it.
• Do not use radios or cellular telephones.
• Do not move anything that looks out of place,

If a suspected bomb device is found, take note of the location, but do not touch it. Notify the police regarding the whereabouts of any suspected bomb device.

**Document Protection**

*Every medical practice will have different systems, whether computer or paper, for maintaining medical and billing records. The sample policy set out below assumes the existence of some sort of electronic billing system. Whether backup tapes of the billing records are kept on-site or off-site on a daily, weekly or monthly basis is up to the individual practice. This policy combines both a daily, weekly and monthly backup.*

*To help protect paper records, you may want to look into fireproof cabinets. While expensive, they may preserve much needed records.*

**Model Policy**

To insure that critical records are protected in the event of a catastrophic event a backup tape system will be installed and maintained as part of the medical billing system.

A designated member of the billing staff will, at the end of each business day, perform a backup of the medical billing software. One backup tape will be designated for each business day. The backup tape will be started at the end of each business day after all users have logged off the system. The employee responsible for the backup will insure that at the end of each day, that day's backup tape is stored in the fireproof cabinet. At the end of each week, a backup of the medical billing for that week will be made and the employee responsible for the backup will take the previous week's tape home. This tape will be kept at the employee's home until it is exchanged with the next week's tape.
Earthquakes – Model Policy

- If an earthquake occurs, remain calm.
- Get under a sturdy table or desk or brace yourself in a doorway or corner.
- Stay away from windows, mirrors or anything else that might shatter.
- Once the earthquake is over, move carefully and with caution watching for fallen items, debris, or broken glass. Do not rush for an exit. Expect aftershocks.
- Use a flashlight for light if needed. Do not use a lighted match or electrical switches in case of gas leaks.
- Check for injured and trapped persons. Do not attempt to move seriously injured persons unless they are in immediate danger of further injury.
- Check for fires and extinguish them with a fire extinguisher. If unable to extinguish the fire, leave immediately.

Evacuation

Evacuation procedures may be instituted in the event of a fire or other disaster. It is important for a medical practice to have an evacuation policy that is known and understood by the staff to ensure an orderly evacuation. The policy should include some sort of procedure to ensure that patients in examination rooms are evacuated and not left in the building. The model policy below should be tailored to fit the needs of your practice and staff.

Model Policy

When a fire or other disaster necessitates the evacuation of the office suite, each staff member should follow the evacuation instructions in order to ensure an orderly and efficient evacuation.

Any member of the staff suspecting a fire or other situation that may necessitate the need to evacuate the office suite is to notify [the office manager] immediately. The [office manager] will investigate and make the decision to evacuate the office. The [office manager] will make the announcement to evacuate.

[Specific office personnel such as nurses, medical assistants, administrative staff, etc] will notify any and all persons in the exam rooms that evacuation has been ordered.
They will direct them to the nearest exit. As each room is vacated, the door is to be shut.

[Specific office personnel such as nurses, medical assistants, administrative staff, etc] will notify any and all persons in the patient restrooms that evacuation has been ordered. They will direct them to the nearest exit. The doors to the restrooms are to be closed as they are evacuated.

[The receptionist or other personnel] will notify all persons in the reception room to evacuate and will direct them to the nearest exit. The receptionist will turn the phones over to the answering service, if possible, and will exit through the nearest exit being sure to close the door into the business office.

[The office manager] will evacuate last ensuring that all personnel and patients are evacuated and that all doors are closed to exam rooms and offices.

Following evacuation, staff members are to meet [at a designated location].

**Fire**

*When formulating a fire policy, you should tailor any policy to meet the needs of your office based on its design and equipment. The following are suggestions for a fire policy that require you to insert whatever information you need.*

**Model Policy**

The purpose of this policy is to reduce the possibility of a fire in the practice, as well as specify the equipment and policies that are to be used in case of a fire.

The following personnel are responsible for maintenance of equipment or systems:

- Fire extinguishers – [list personnel]
- Sprinkler systems – [building maintenance or your landlord may be responsible for this]
- Fire alarms – [building maintenance or your landlord may be responsible for this]

The [office manager] is to ensure that every employee is taught how to use a fire extinguisher. Fire extinguishers are located [list locations].

The basic instructions for using a fire extinguisher are [list basic instructions].

[The office manager] will ensure that at least annually each employee checks his/her equipment, including electrical cords, for anything that might lead to a potential fire.
All exits are to be kept clear of any obstructions including boxes, equipment, trash, etc. If any employee notices material blocking a potential exit, the employee should notify [the office manager].

In the event of a fire:

1. Pull the fire alarm
2. Attempt to extinguish the fire with a fire extinguisher
3. If the fire is too large to control with an extinguisher, call 911

Initiate evacuation procedures [See model evacuation policy. You should once again list your evacuation policy under your fire policy, tailoring it to meet the needs of a fire].

**Flood**

*In the event of a flash flood warning, you may want to announce to the staff and patients that a flash flood warning has been issued in the event one of them lives in a flood area. If your office is located in a flood area, you may want to consider instituting your Evacuation Policy. To prepare for a flood, the Small Business Administration makes the following recommendations:*

Determine whether you are in a flood zone and what type it is. Also find out what the base flood elevation (BFE) is in your area to see if floods will affect your business. Contact your city or county building department for this information. If your business is located in a special flood hazard area, take extra precautions to protect your business against floods.

- If you have below-grade floors which are below the BFE, install and maintain a sump pump system.
- Raise all utilities and equipment, such as the water heater, oil tanks, furnace and electric wiring, above the base flood elevation level.
- Store inventory in areas above the base flood elevation.

**Freezing and Bursting Pipes – Model Policy**

[Medical Practice] will take special precautions in the event that temperatures fall below 20 degrees Fahrenheit or weather forecasts predict temperatures falling below 20 degrees Fahrenheit. These precautions include:

- Letting all faucets drip slowly overnight and during the day when temperatures may reach 20 degrees Fahrenheit.
- If dripping stops, keep the faucet open to allow pressure relief.
- Keep all areas of the building above 40 degrees Fahrenheit.
In the event of a burst water pipe:
- Shut off all water to the office by [specific procedures to shut off water].
- Contact [building manager or plumber] immediately.
- Clear the area of all important equipment, documents, or personnel as quickly as possible.
- Attempt to clean up as much of the water as possible as quickly as possible to mitigate damage to the area.

**Medical Emergencies – Model Policy**

Emergency situations may occur in the office which require paramedics or emergency personnel to be called to the office.

- If an employee believes a medical emergency is occurring, the employee should contact a physician in the office immediately.
- When a physician instructs office personnel to call paramedics, an employee should call 911. Provide the emergency personnel with the office’s address.
- An employee should be sent to each entrance to the building in order to direct emergency personnel to the location of the medical emergency.
- Anyone certified in CPR should initiate CPR if necessary. Once paramedics arrive, turn over CPR to them unless they ask for assistance.
- Remain on the scene in case assistance is required.

**Office Disruption – Model Policy**

In the event of a disturbance or disruption by patients, visitors or staff in the [medical practice], action should be taken to prevent physical injuries to staff, patients, and visitors. Such situations may include an individual raising his/her tone of voice or making threats to a level that makes an employee or patient uncomfortable, and the individual will not calm down.

- If an employee believes that an individual may resort to violence, the employee should remove himself/herself from the situation and call the police [or building security].
- If an employee believes that an individual is acting in a manner in order to vent frustration, remove the individual from the location where the incident is taking place and allow the individual to calm down in another location.
- In all cases of disruption, employees should immediately report the incident to [the office manager].
- If an individual causes a disruption, but later calms down, office staff should talk to the individual to see if the problem can be solved.
Tornado

In the event of a tornado warning, circumstances will dictate the action that should be taken. A decision should be made as to whether to evacuate the office, and if so, where the office personnel and patients should go.

The Small Business Administration provides the following information and tips regarding preparations for a tornado:

- If you are in a tornado-prone area, know in advance the safest places in your building, usually the basement. If your business is located in a high-rise building and you can’t get to a basement, go to interior hallway areas and stay away from windows. Small rooms are typically safer than larger rooms. Preselect the safest place for you and your employees and make sure everyone knows this location in advance of a tornado.
- If you have time before a storm strikes, move any outdoor furniture, garbage cans and similar items inside. This will prevent them from becoming flying debris during the storm and causing damage.
- Replace gravel/rock landscaping material with shredded bark and keep trees and shrubbery trimmed. Cut weak branches and trees that could fall or damage the building.
- Make sure you and your employees know how to safely shut off your building’s utilities.
- Pay attention to hurricane warnings and severe weather advisories issued by the National Weather Service and local authorities.
- If you are in an area susceptible to tornadoes, stay alert for Tornado Watches (conditions in a given area that make a tornado likely) and Tornado Warnings (notices that a tornado has actually been spotted).

Model Policy

- In the event of a tornado warning, visitors and personnel should seek shelter [list specified area]. In order to necessitate evacuation of personnel and patients, the evacuation plan will be instituted, although everyone will be guided to [specified area].
  - You may want to repeat the evacuation policy and tailor it to meet the needs of this situation.
- All desktops and workstations will be cleared of all paper/documents. [Specified personnel] should ensure that all curtains and blinds are closed on all windows if there is sufficient time to do so.
- When the tornado warning – “all clear” is given, personnel will return to normal duties if circumstances warrant.