

A Stitch in Time Saves Nine-Indemnity Insurance in Time Saves Fine: A Questionnaire based Study in a Dental Institute

Pharande SV¹, Toshniwal NG² Potnis SS³, Patil SS⁴, Sonawane RS⁵

¹Reader, Department of Orthodontics & Dentofacial Orthopaedics, Sinhgad Dental College & Hospital, Pune

²Professor & Head, Department of Orthodontics & Dentofacial Orthopaedics, Rural Dental College, PIMS, Loni

³Professor, Department of Orthodontics & Dentofacial Orthopaedics, Sinhgad Dental College & Hospital, Pune

⁴Professor & Head, Department of Orthodontics & Dentofacial Orthopaedics, Sinhgad Dental College & Hospital, Pune

⁵Post-graduation student, Department of Orthodontics & Dentofacial Orthopaedics, Sinhgad Dental College & Hospital, Pune

Abstract: *Context:* Dental professionals must always provide the best possible dental care services to their patients. In the process of doing so, even for the most skilled, it is not uncommon to err. The term "indemnity" means reimbursement or to compensate. The principle of indemnity is strictly observed in liability insurances. These insurances are designed to provide the insured person protection against the financial consequences of legal liability. *Aim:* To evaluate the amount of awareness about dental indemnity insurance in dental professionals, interns and post graduate (PG) students. *Settings and design:* A cross-sectional survey was conducted amongst interns, post-graduate students and teaching staff of Sinhgad Dental College & Hospital, Pune. *Materials and methods:* Census sampling was done. 196 participants were evaluated with a structured, closed-ended, self-administered questionnaire. *Statistical analysis:* SPSS software (version 21) was used for data analysis. One-sample Chi-Square test and Binomial tests were applied ($P > 0.05$). MS Excel was used to calculate percentages for the obtained responses. *Results and conclusion:* 58.33% MDS staff, 48.53% BDS staff, 47.35% PG students and 37.31% interns were aware about dental indemnity insurance. There is a need to increase the level of awareness regarding dental indemnity insurance to financially safeguard the dental healthcare providers

Keywords: indemnity, insurance, awareness, dental

1. Introduction

The increasing awareness amongst patients has proportionally increased the demand for seeking good quality healthcare facilities. Prior to commencing any treatment, the dentist should carefully examine the patient and only then he/she should adopt the required line of treatment [1]. In the process of providing dental care, even for the most skilled, it is not uncommon to err. The word 'negligence' has been defined as "lack of proper care and attention; culpable carelessness"[2]. The term "indemnity" means reimbursement or to compensate. The principle of indemnity is strictly observed in liability insurances[3]. Professional indemnity insurances are designed to protect the insured person against monetary consequences of legal liabilities[4].

2. Objective and Scope

The aim of this study is to evaluate the knowledge, attitude and practice regarding dental indemnity insurance in dental professionals, interns and post graduate (PG) students. Studies on awareness among dental health professionals about "dental indemnity insurance" have rarely been reported in literature, hence the present study was undertaken.

3. Methodology

The study was approved by the Scientific Advisory Committee and Institutional Ethics Committee.

Census sampling technique was applied which included the teaching staff (BDS and MDS), interns and post-graduate students of Sinhgad Dental College and Hospital, Pune. Inclusion criteria consisted of participants who have completed their undergraduate course including post-graduate students and teaching staff of Sinhgad Dental College and Hospital. Interns were also included in the study. A total of 196 subjects comprised the sample.

A pre-validated, closed-ended questionnaire which consisted of 6 questions pertaining to "dental indemnity insurance" was distributed amongst the subjects. Response rate was 100%. The questionnaire was as follows:

Q. 1	Are you aware of dental indemnity insurance? a. Yes b. No
Q. 2	Is dental insurance covered in India? a. Yes b. No c. Don't know
Q. 3	Which of the following is not covered under dental indemnity insurance? a. Dental check ups

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	b. Extractions c. Bleaching d. Oral prophylaxis
Q. 4	Are you aware of the various risk/complications in dentistry? a. Yes b. No
Q. 5	Do you have dental indemnity insurance? a. Yes b. No
Q. 6	Do you understand your insurance benefits completely? a. Yes b. No

The obtained results were analyzed using MS Excel to calculate percentages. SPSS software v.21 was used and Chi-Square test was applied ($P > 0.05$) In order to avoid bias, the statistician was blinded.

4. Results

The questionnaire comprised of 6 questions from which the following results were obtained:

Q.no.1 was regarding the awareness about dental indemnity insurance. 65.3% of the subjects were aware about dental indemnity insurance while 34.7% were unaware regarding the same ($P = 0.000$) [Fig.1].

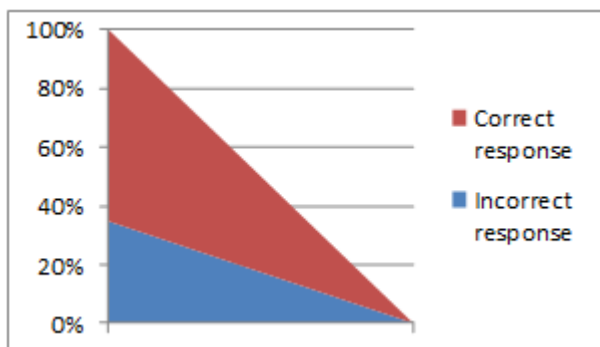


Figure 1

Q.no.2 assessed whether the subjects were aware regarding coverage of dental indemnity insurance in India. 51.5% of the subjects were aware whereas 48.5% were unaware ($P = 0.721$) [Fig. 2].

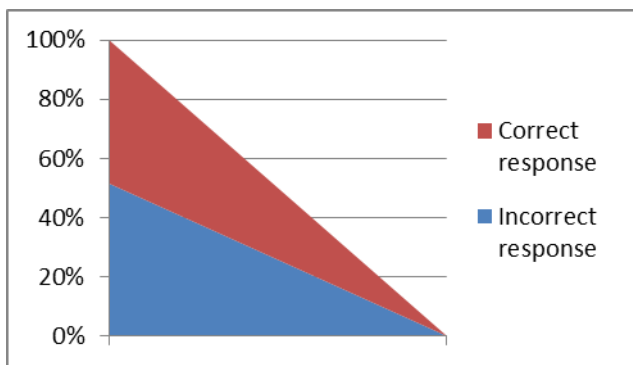


Figure 2

Q.no.3 was regarding the procedures covered under dental indemnity insurance in India. 41.8% of the subjects had

knowledge about the same whereas 51.2% did not. ($P = 0.027$) [Fig. 3].

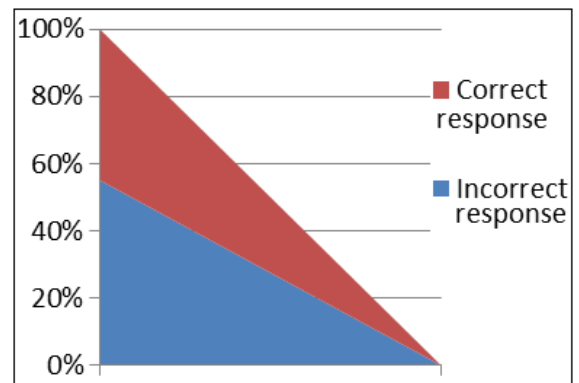


Figure 3

Q.no.4 was pertaining to the risks and complications encountered in dental practice. 86.2% of the subjects knew the risks/complications and 13.2% did not have knowledge about the same ($P = 0.000$) [Fig. 4].

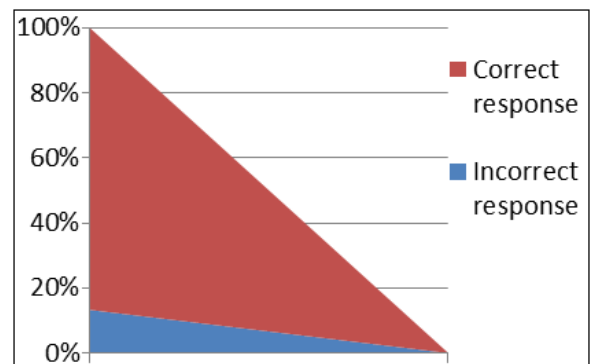


Figure 4

Q.no.5 evaluated whether the participants took benefit of dental indemnity insurance. Only 0.5% of the participants were covered under dental indemnity insurance. 99.5% of the subjects did not take benefit of indemnity insurance. ($P = 0.000$) [Fig. 5]

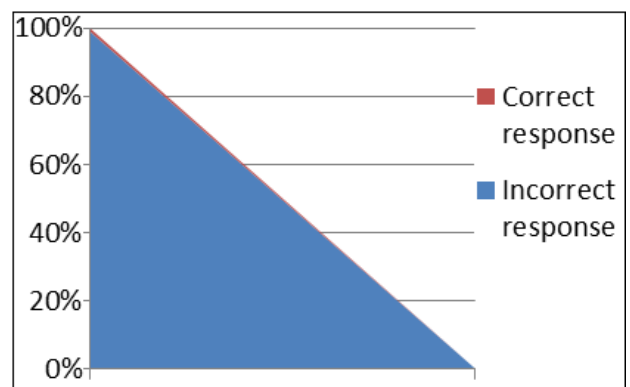


Figure 5

Q.no.6 was regarding the knowledge about insurance benefits obtained under dental indemnity insurance. 5.1% of the subjects understood their insurance plan whereas 94.9% were unaware about indemnity insurance benefits. ($P = 0.000$) [Fig. 6]

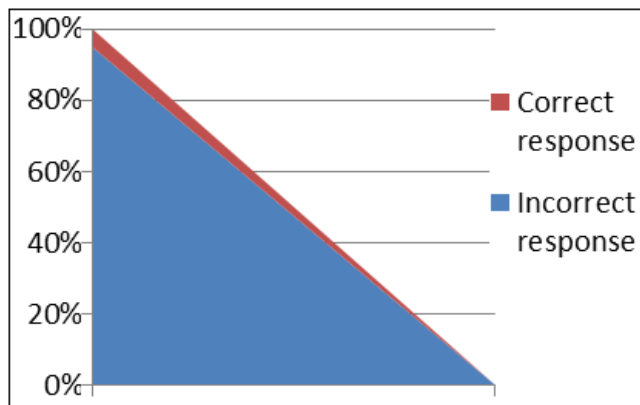


Figure 6

One-sample Chi-square test and one-sample binomial test was applied. The results obtained were statistically significant ($P = 0.05$) except for Q.no 2 where P value was 0.721

The results show that MDS staff had a greater awareness about dental indemnity insurance (58.33%), BDS staff and Post-graduate students had a comparable amount of awareness (48.53% and 47.35% respectively) and Interns had the least amount of awareness (37.31%) [Fig.7]

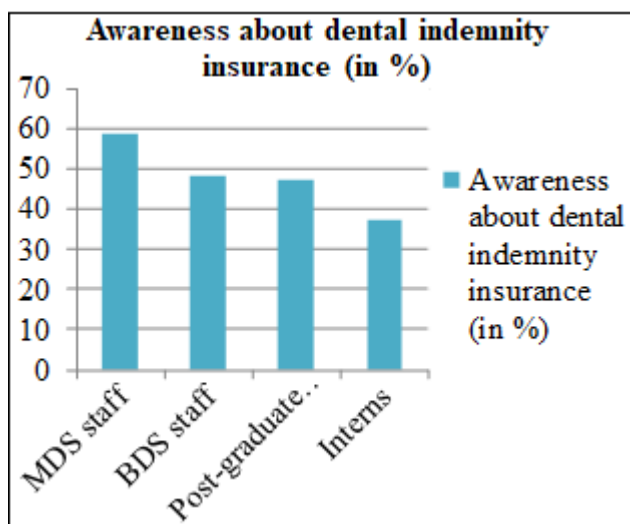


Figure 7

5. Discussion

India holds a record of around 5.2 million medicolegal cases per year[5]. Legal liabilities arising from errors done by the registered dental practitioners are covered under the professional indemnity insurance. As believed by the Supreme Court of India, duty, breach and the resulting damage make up the essential components of negligence[6]. The policy indemnifies any act committed by the insured, who shall be a Registered Dental Practitioner, giving rise to any legal liability to third parties. The insured includes the policy holder and his qualified assistants or employees as named in the proposal form[7].

Doctors are not liable for their services individually or vicariously if they do not charge fees. Thus free treatment at a non-government hospital, governmental hospital, health

center, dispensary or nursing home would not be considered a "service" as defined in Section 2 (1) (0) of the Consumer Protection Act, 1986 [8].

"The New India Assurance Company Limited", "The Oriental Insurance Company Limited", "National Insurance Company Limited with the Indian Dental Association" "Reliance General Insurance," and "ICICI Lombard GIC Ltd." are amongst the few companies providing dental indemnity insurance in India[9].

In rapidly developing countries like India, there is a robust increase in the level of patient awareness regarding healthcare, especially oral healthcare. This has led to an increased number of patients seeking dental treatments. The slightest error from the dental healthcare providers can easily attract a number of legal issues. The dentists who provide treatment to a relatively rich and literate population take extra precautions in delivering their services but are equally prone to facing litigations for occurrence of the slightest error on their part [10]. Dental professionals must therefore be aware about methods of safeguarding themselves and their office-staff against such litigations. Also, from the perspective of financial security, the dentist should be aware about dental indemnity insurance and the benefits obtained by it.

Profession indemnity insurance meets the claim of compensation awarded against a doctor/hospital. It also gives a sense of mental security that even if any negligence occurs by chance, the insurance company will look after the financial reimbursement [11].

The present study was conducted in a dental institute in India to assess the level of awareness regarding various aspects of dental indemnity insurance.

As reflected by the results the first question, only 65.3% of the subjects had knowledge about dental indemnity insurance. Applying this on a large scale, the number of dental professionals falling under this category is comparatively small. With the increasing awareness about consumer laws, an increase in the number of medicolegal litigations is seen with an increase in the quantum of compensation [12]. In order to safeguard the dental community financially, knowledge about professional indemnity insurance is of utmost importance.

The number of claims made against dental professionals have statistically escalated in the past 50 years and are still on the upfront even in India. Awareness regarding coverage of indemnity insurance in India, as revealed by the second question of this study, is comparatively low. Only half of the population is actually aware that professional indemnity insurance covers the Indian dental healthcare population as well.

Whenever a client hires a professional to perform a service, an agreement is created between them. When the professional fails to perform the contractual obligations as promised and the client suffers harm as a result, the injured party is entitled to be restored to the position he would have

occupied had the contract been performed as promised [3]. In a dental scenario, the client is the patient and the hired professional is the dentist along with his staff. In order to understand when exactly can a dental professional obtain insurance benefits, he should be well aware about the procedures covered under indemnity insurance. Amongst the subjects of the present study, only 41.85% were aware about the procedures covered under dental indemnity insurance. Such low level of awareness is potentially harmful from a financial viewpoint.

All medical professionals, including doctors, nurses, and other health care providers are responsible for the health of their patients. They are expected to provide the utmost level of care. Unfortunately, it can so happen that the medical professionals fail in their responsibility towards their patients and cause severe injuries, and at times even death. Medical negligence occurs when medical professionals harm their patients by neglecting them, acting maliciously, or by providing substandard care [13]. The results of the fourth question reflect that 86.2% of the subjects were aware about the risks encountered in dental practice. Such a moderately high level of awareness should increase the number of dental professionals seeking insurance benefits which proves to be contradictory as reflected by the present study. Only 0.5% of the subjects were registered under dental indemnity insurance.

The prime benefit of dental indemnity insurance is financial protection against civil lawsuits. The insurance not only covers the dental professional but also safeguards his/her staff including assistants, dental nurses and hygienists. The amount of compensation remains to be a limitation of the indemnity policy as it is restricted by the limit of indemnity which the dentist decides [14].

The drawbacks of this study were that the questionnaires were distributed in a single center the questionnaire consisted of only 6 questions. An extensive questionnaire-study conducted in multiple-centers will definitely provide a more appropriate and reliable data.

6. Conclusion

The results of the present study conclude that the level of awareness regarding dental indemnity insurance should be highly increased amongst dental professionals and interns. This will not only safeguard them but also enable them to provide effective healthcare without hesitation.

Looking at the dental curriculum in India, more importance is given to technical aspects including development of technical skills but the curriculum lacks in imparting ethical knowledge [15]. The level of awareness regarding indemnity insurance can be increased if reinforcement of these topics is done repetitively through annual CDE programs and workshops conducted at various institutional levels and private sectors. This will benefit the dental professionals and will also ensure that patient and society welfare is taken care of.

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Author Profile



Dr. Shilpa Pharande (MDS, Orthodontics) is a Reader in the Department of Orthodontics & Dentofacial Orthopedics in Sinhgad Dental College and Hospital, Pune. She also has a multispeciality dental clinic in Pune and works as an Orthodontist.