

Locum Tenens and Dentistry

What is locum tenens?

A **locum** is a person who temporarily fulfills the duties of another. For example, a *locum tenens* dentist is a dentist who works in the place of the regular dentist when that dentist is absent, or when a practice is short staffed.

Will it make financial sense to hire a locum tenens dentist? What do I need to consider?

You will want to make certain that you are looking at a locum tenens situation in a financially sound way. As a business owner you will need to generate a certain amount of collections in order to operate your practice while you are out. Then you will need to consider the cost of using a locum tenens dentist, run the numbers and be certain that you are comfortable with those figures..

When do you need to notify the dental insurance plan?

Many network agreements require that you notify the plan of any changes to the practice. There are regulatory reasons for doing this including having accurate provider directories and keeping proper patient records. **You will need to notify the dental insurance plan in the event of death or disability of a benefit plan's contracted provider as soon as possible, especially if there is a possibility that you might need to hire a locum tenens dentist.** Any delay could result in claims processing delays and/or cash flow problems and plans may require the completion of different forms and/or processes.

Claims processing can be affected as some plans may reject claims if a locum dentist is listed as the treating dentist and the plan has no record of this. This can be a disruptor to the practice's revenue stream. Dental plans often undergo audits themselves and in the case of an audit the dental plan has a responsibility to produce the proper paper trail. Due to this, the plan needs to conduct due diligence in ensuring documentation exists for a change in the treating dentist before a claim can be paid.

Per the ADA's research, all dental carriers have various reporting requirements; thus, you may wish to contact all plans you submit claims to for information on what is necessary to report a locum tenens dentist. Some but not all plans, require the completion of a form while others may require credentialing for locum dentists.

Vacations and other short-term absences are generally ineligible for locum tenens. Pregnancy is considered a disability and a locum dentist could be brought in for a dentist on maternity leave.

What information will you typically need to provide to the dental plan?

- Practice Location(s)
- Tax identification number
- Date of death or disability
- License number of locum tenens dentist(s)
- Length of estimated coverage time
- Explanation of plans to sell practice or return to work
- List lines of business dentist wishes to participate in

Many plans will allow the locum tenens provider to contract on the same lines of business as the provider who experienced disability or death. Check your state dental practice act to determine how long the locum tenens contract is valid and for the length of time the practice has to transition to a new owner.

[How does billing work in a locum tenens arrangement?](#)

It is typical for locum tenens dentists to be treated as 1099 independent contractors. Dentists are hired for a specific function and are paid a fee without other employee-like benefits such as withholding taxes, etc. Dentists generally agree contractually to forfeit any reimbursement performed while working as a locum as the dentists are paid an agreed upon fee for their services by the locum agency or owner dentist.

The locum tenens dentist should be listed as the treating dentist on the dental claim form. See the dental claim form instructions below.

Treating Dentist And Treatment Location Information

This section must be completed for all claims. Information that is specific to the dentist or practitioner acting within the scope of their state licensure who has provided treatment is entered in this section.

TREATING DENTIST AND TREATMENT LOCATION INFORMATION	
53. I hereby certify that the procedures as indicated by date are in progress (for procedures that require multiple visits) or have been completed.	
X _____ Signed (Treating Dentist) Date	
54. NPI	55. License Number
56. Address, City, State, Zip Code	56a. Provider Specialty Code
57. Phone Number () -	58. Additional Provider ID

53. **Certification:** Signature of the treating or rendering dentist and the date the form is signed. This is the dentist who performed, or is in the process of performing, procedures, indicated by date, for the patient. If the claim form is being used to obtain a pre-estimate or pre-authorization, it is not necessary for the dentist to sign the form.

The billing dentist or dental entity could be the dentist who is out on disability. See instructions below.

Billing Dentist Or Dental Entity

The 'Billing Dentist' or 'Dental Entity' section provides information on the individual dentist's name, the name of the practitioner providing care within the scope of their state licensure, or the name of the group practice/corporation that is responsible for billing and other pertinent information. Depending on the business relationship of the practice and the treating dentist, the information provided in this section may not be the treating dentist. **If the patient is submitting the claim directly, do not complete Items 48-52a.**

BILLING DENTIST OR DENTAL ENTITY (Leave blank if dentist or dental entity is not submitting claim on behalf of the patient or insured/subscriber.)		
48. Name, Address, City, State, Zip Code		
49. NPI	50. License Number	51. SSN or TIN
52. Phone Number () -		52a. Additional Provider ID

48. Name, Address, City, State, Zip Code: Enter the name and complete address of a dentist or the dental entity (corporation, group, etc.).

Additional Considerations

The [ADA Disability Income Protection](#) Insurance Plan is designed to help provide a monthly income in the event a dentist becomes disabled and unable to practice dentistry ("own occupation"). Additionally, optional coverage features are available to help address cost of living adjustments and future monthly benefit increases as your income grows.

The [ADA Office Overhead Expense](#) ("OOE") Insurance Plan provides up to \$25,000 per month reimbursement of eligible office overhead expenses to maintain a dental practice in the event a dentist owner becomes partially or totally disabled and unable to work. This type of coverage compliments personal income disability even for non-practice owners as it provides a loan repayment feature.

The ADA OOE Plan also provides a [salary replacement* benefit](#) to cover the cost of a replacement dentist ("locum tenens") while the dentist owner is out on disability. This salary benefit, paid in addition to the overhead expenses reimbursed, is equal to the actual compensation paid to the replacement dentist up to a maximum of 50% of the dentist's monthly benefit amount. While this coverage has a 30-day waiting period, once satisfied benefits are retroactively paid from the first day of disability.

***Note:** Salary replacement benefits are not payable if the replacement dentist has an ownership interest in the practice or is an employee of the practice.

Member dentists are best advised to consider purchasing disability income and office overhead expense reimbursement coverage to protect their professional and personal finances.

It is further advisable for members to consult with their **dental professional liability** (malpractice) insurer or agent representative when considering hiring a locum tenens dentist to discuss the proposed arrangements and ensure the proper insurance coverage is in effect to guard against any potential exposures.

[Where can I find organizations specializing in providing locum tenens dentists?](#)

There are companies that specialize in providing dentists for temporary assignments. When researching these companies, it is recommended you choose a reputable firm and asking for references is also a good idea. You may also want to get a referral from a local dental office that has previously used a locum tenens dentist.

[Archived Webinar](#)

An archived webinar titled, [Locum Tenens Dentists: Opportunities Abound](#) (scroll down the page to find the webinar recording) features a dentist who needed a replacement doctor due to an accident and a dentist who provides locum tenens services. Also, a representative from a major dental insurance plan discusses how locum tenens is handled from the insurance plan perspective.

[FAQs](#)

- 1) *What happens when the dentist going on leave is a network provider and the temporary dentist is not?*

It is always a good idea to try to hire a temporary dentist who is in network with the same plans as the dentist going on leave. In the event the temporary dentist is not in network and the patients are expecting network fees, the temporary dentist will need to credential with the dental plan. Some dental plans will expedite the contracting process in locum's situations. It is always best to discuss this with the network plans of the dentist who is going on leave.

- 2) *What happens when the dentist going on leave is not a network provider and the temporary dentist is in network?*

This will vary by plan but there are dental plans that require dentists to be contracted by location. Thus, if a dentist is in network at his/her primary location but not at the location of the dentist going on leave, the dentist would be considered out-of-network at that location. Once again, it is recommended that staff call the dental plans for the patients being treated to determine if certain forms or paperwork are required for the temporary dentist treating patients at the location of the dentist going on leave.

- 3) *How much notice needs to be provided to dental plans when a locum tenens dentist will be treating patients at the office of the dentist going on leave?*

The sooner the better. For example, when a dentist is going on maternity leave and a replacement dentist will be hired, it would be a good idea to give 30+ days-notice to the plan. In the event of death or an accident or injury, you should try to provide notice to the plans as soon as possible.

ADA Recommendations to Payers

- Dental plans should process requests for locum tenens doctors in an expeditious manner so that patients are not adversely affected by the claim adjudication process.
- Credentialing, if necessary, should also be performed on an expedited basis so that patients can receive network benefits as soon as possible instead of having to wait weeks or even months for credentialing to be finalized.
- All locum tenens paperwork should be kept to a minimum to try to minimize disruptions to the affected dental practice.

State Legislation

The state of Missouri passed locum tenens legislation in 2020 - **Temporary and Emergency Credentialing (Locum Tenens)** ([HB1682](#)) which essentially allows for providers to practice under another provider's credentials for a period of 60 days for FMLA purposes without having to be credentialed. Dentists also can be reimbursed for covered services provided during a credentialing period.

Summary

Hiring a locum tenens dentist can be very helpful in keeping a dental practice running due to the dentist being out on disability for a short or extended amount of time. It can also be rewarding for the temporary dentist looking to generate revenue for a short or extended time frame. The dentist who will be out on leave for a while will need to determine if hiring a locum tenens dentist is a good idea from a financial standpoint and also for the overall well-being of the patients in the practice.

Dentists should know that it is imperative to contact dental plans so that the plans have accurate records on the locations of the treating temporary dentists and to determine network status. Obviously, the earlier a dental plan is notified of a locum tenens situation, the better.

Locum Tenens Checklist

This checklist is designed to help you prepare your office in the event you need to hire a locum tenens dentist.

<input type="checkbox"/>	Is it a fiscally sound business decision for you to hire a locum tenens dentist?
<input type="checkbox"/>	You will need to notify the dental insurance plan in the event of death or disability of a benefit plan’s contracted provider.
<input type="checkbox"/>	Make sure the locum dentist is licensed to practice in your state.
<input type="checkbox"/>	If you are a network provider, it is a good idea to hire a locum tenens dentist who is in the same network plans as you are.
<input type="checkbox"/>	Complete the proper forms and paperwork as required by the dental insurance plans.
<input type="checkbox"/>	Get the locum tenens dentist properly credentialed for all of your network plans.
<input type="checkbox"/>	The locum tenens dentist should be listed as the treating dentist on the dental claim form.
<input type="checkbox"/>	The billing dentist or dental entity could be the dentist who is out on disability.
<input type="checkbox"/>	Make sure all of your insurance policies are current and up to date.
<input type="checkbox"/>	If using a locum tenens agency, make sure it is a reputable firm and ask for references.