

In Case of Emergency...

Recently, a very good friend of mine was involved in a bicycle accident that left him partially paralyzed, initially comatose, and then struggling to recover from a traumatic brain injury. He happens to be a physician, which complicates matters greatly. The experience has made me more cognizant of the importance of leaving a “What to do in the event that I am incapacitated” letter to staff and family.

The most obvious consideration is the immediate need for a will and a living will, if desired. Most physicians realize that both documents are necessary, but it is easy to put off the writing of them or to revisit the documents rarely, if ever, once done. In my friend’s case, he had neither will nor living will in place, which caused huge challenges initially while his wife tried to get power-of-attorney during his precarious recovery.

The next important preparation is to tell those who matter what to do if you are either incapacitated for a short time, a long time, forever, or if you die. Without these instructions, your family and office manager are left with the task of making dreadful decisions, potentially without your counsel, when they most need it.

The simplest way to help alleviate such a situation is to write a note that details items such as:

- How to value your practice should there be the need to sell it.
- Who to call should it be necessary to sell the practice.
- Who might be interested in purchasing the practice.
- When they should consider selling the practice.
- Which parts of the practice might need to be carved out should the practice be sold.
- How to value the land or buildings, if any, owned by the practice.
- Any life insurance or disability insurance in place and, in particular, the terms of these, such as any details



about which occupations would be considered acceptable after an injury or incapacitation. There are certain policies that would force physicians to retrain in other fields should they be unable to perform in their primary specialty.

- People in the practice to use as consultants should there be a need.
- Colleagues who may be willing to step in to cover the practice.
- How long could the situation be left extended before performing any or all of these tasks.
- Any people who they should *not* call in the case of an emergency.

There are myriad other concerns that will likely occur during situations like this. These are best addressed by a trusted attorney or insurance agent prior to the occurrence of such an event, but the practice-related issues discussed here are rarely considered in advance. They should be.

Luckily, my friend seems to be recovering significantly, but the situation was truly devastating for his family and employees. After seeing this happen to a friend, I hope this piece might help avoid any unnecessary

moments like this for our readers and my dermatology friends.

Lastly, be careful out there. There are too many ways to injure yourself, and only you can prevent them. In my friend’s case he didn’t do anything wrong and was wearing a helmet while he bicycled (his wheel spoke came off, pitching him forward). Nonetheless, think carefully about these considerations, take the time to write a letter and rest assured that your loved ones and colleagues will appreciate it, however macabre it may seem while putting it down on paper (or on the computer). ■

—Joel Schlessinger, MD, FAAD