

Dental crisis demands more than slogans from government

The British Dental Association has said Ministers must wake up to the crisis facing NHS dentistry, as new research from *The Times* finds nearly 9 in 10 practices in England are not accepting new adult patients.

Analysis of the NHS.uk website found 86% of practices currently providing information are not accepting new adult patients, or only accepting them on referral from another dentist. The paper found more than half of council areas in England, home to 9.4 million people, have no dentists that are taking on new adult patients. Just under a third have no dentists accepting children.

The professional body for dentists warns that without radical action from government

the future of NHS dentistry is at risk. Around 3,000 dentists have left the NHS since the onset of the pandemic, an exodus fuelled by the discredited contract NHS dentists work to. The system puts government targets ahead of patient need, effectively setting a limit on the number of NHS treatments a dentist can do in a year. Dubbed 'unfit for purpose' by the Health Select Committee in 2008, the system funds care for little over half the population and sets perverse incentives to dentists, rewarding them the same for doing one filling as ten. Every vacancy translates into thousands of patients unable to access care. Dentist leaders have now accused government of hiding behind slogans to

'level up' dentistry, given the seeming lack of urgency and ambition to meaningfully address these problems. The BDA stressed that there remains no timeline for when the dysfunctional system will end, nor any indication the Treasury is willing to put needed funds in place to underpin the

rebuild of the service. After a decade of cuts NHS dentistry would require an additional £880m per year simply to restore resources to 2010 levels.

Patient champions Healthwatch England have also pressed government to pick up pace on reform, urging them to roll out new contractual arrangements no later than April 2023 when formal responsibility for dental services passes to the new Integrated Care Systems. They have warned current access crisis is fuelling widening inequality, with polling showing the shortage of appointments is hitting those on low incomes the hardest.

Freedom of Information data indicate over 40 million fewer courses of treatment have been delivered by NHS dentists in England since March 2020, when compared to pre-COVID-19 levels – amounting more than a year's worth of dentistry lost as a result of the pandemic.

Shawn Charlwood, Chair of the British Dental Association's General Dental Practice Committee said: 'Demoralised dentists are calling it quits as millions go without the care they need, and this government seems asleep at the wheel. Pledges to 'level up NHS dentistry' are coming thick and fast, but with no commitments to deliver adequate funding or needed reform. Patients across England need urgent action now, not empty slogans.'

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BDA Indemnity now protects limited companies

The British Dental Association has launched insurance cover for entities, protecting limited companies and other types of legal entities with the same comprehensive cover as their personal indemnity policyholders.

The BDA estimates around 60% of dentists run their businesses as entities for the purpose of carrying out dental work, which may create tax efficiencies, but it also creates an unfortunate loophole in indemnity cover.

If a lawyer makes a claim against an entity, most indemnity providers will not cover it, as the claim is not against the named member or policyholder. This results in the claim and associated costs needing to be paid by the company and ultimately the dentist(s) and other shareholders.

Head of BDA Indemnity, Len D'Cruz said: 'If you run your dental business as a limited company or entity you can face claims of vicarious liability either individually or jointly with others. A patient's claim could cite the treating dentist or the name of a limited company, and increasingly it is the latter.

'If you are a member and already hold an indemnity policy with us, we can add the cover as an endorsement or extension of your policy. This will endorse your policy for your name, as well as your limited company. We can also cover you retrospectively back to the start date when your personal cover started, in the event a past claim is bought against your entity.

'It's worrying how few people in the industry understand these risks.

Indemnity providers have told dentists in these cases to request claims are bought against them personally, when the entity has been sued. However, if a dentist cannot persuade the lawyer to do this and the entity is pursued, this leaves the practice owner on their own to bail themselves out, out of their own pocket or by drawing upon the company's assets without any third-party support or contribution from an indemnity provider.' The BDA believes entity cover can protect you in the event that you come up against these financial and legal risks. Like their professional indemnity cover, the newly launched bolt-on is occurrence-based and contractually certain.

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