

Antibiotics for the Millennium Bug in Your Practice

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What is the millennium bug? The Year 2000 bug — commonly known as Y2K bug — refers to a problem that will affect computer systems and software manufactured before 1995. The bug is linked to the way computers store and read dates. Computers recognize years solely by their last two digits — 99 rather than 1999, for example. The fear is that the year 2000 will be recognized as 1900, resulting in errors or major crashes. Perhaps you believe the Y2K problem is something only large corporations need to worry about. After all, it is estimated that companies and governments had spent billions of dollars by the end of 1998 trying to correct the problem. Or perhaps you feel you don't have to worry because your practice just doesn't use computers. As a small business owner and health professional, should you still be concerned?

The answer is an overwhelming “Yes!” whether you own a computer or not. If the sole result of the bug was the complete failure of a computer system, it would be annoying but not of serious consequence. Unfortunately, this bug will generate incorrect information that will not only be very difficult to detect but will have an important ripple effect as well. As a self-employed person, you may experience some chaotic times as a result of the millennium bug. E-mail and fax communications, and financial transactions and records such as RRSPs, mutual funds, brokerage accounts, bank accounts, insurance policies, mortgages and credit cards might be affected if the companies you deal with have not addressed the Y2K problem.

LIABILITIES

“In a society where people can spill hot coffee on themselves and successfully sue the establishment that sold the coffee, you have to expect that litigation raises the ‘bug’s’ status to a plague.”¹ As a self-employed person, the onus will be on you to prove your “case” even though it is a supplier or another party whose computer system has wreaked havoc with your business. Many banks will hold clients responsible for any

penalties and associated fees or overdrafts resulting from mistakes or delays in their system. They are not alone. The insurance industry will probably not cover failure of computing systems or computer-controlled machinery, or loss of income due to the Y2K bug.

As a business owner, you need to work on the assumption that *losses suffered as a direct result of the millennium bug (either in your or your suppliers’ system) will not be covered by any insurance*. You must also be aware of the risk that you may be sued because your equipment has caused a third party to incur expenses unless you have exercised due diligence. Due diligence means that you have made reasonable efforts to expose and fix Y2K problems and have documented these efforts.

HOW WILL THE BUG AFFECT THE OFFICE?

Any PC-based computer in your practice manufactured before 1995, older software (DOS, XENIX and Windows 3.1), Internet navigator or fax machine is at risk of catching the bug. MacIntosh computers use a different operating system, making them Y2K resistant.

The prescription for curing the bug could be costly. You might need to replace the BIOS and system-clock chip sets. If your machine is still under warranty, your vendor may replace these components for you. Your other option is to purchase a new computer system. However, even with the purchase of new equipment, you will still need to test for the millennium bug to ensure compatibility and to avoid corrupting existing equipment. After all, we are talking about a “catchy” bug.

To date, there are no cures for systems or software with embedded chips (faxes, monitor systems, etc.). You may need to change the way you manually enter data years or the way your software stores data, or upgrade your software. Another option is to live with the glitches. In some programs, it may not be the year 2000 that will pose problems, but rather the year 2020 since some software has been programmed to accept two-digit year dates up to the year 2019. Problems can also

exist when you upgrade. For example, spreadsheet incompatibilities exist when moving from Excel 4 to Excel 5 or from Access 2 to Access 97.

Computer chips used in other electronic devices such as telephones, answering machines and sterilizers could malfunction. The elevators in your building might also be affected. This equipment may just need to be manually reset or it may fail completely.

Debit and credit card systems and electronic data interchange applications (such as **CDAnet**, third-party billings) could be affected.

PREVENTIVE MEDICINE

1. Find out from institutions and insurance companies handling your investments and banking accounts what steps they have taken to address the millennium bug. Enquire as to how they will handle penalties or fee charges such as overdrafts. Will you be accepting the liability or will they be paying the fee? Their answer may surprise you. Many larger organizations such as Vanguard, Fidelity, T. Rowe Price, Merrill Lynch and Charles Schwab have taken steps to avoid the bug. However, many small and medium-sized investment firms have not yet corrected the problem.
2. Patients' credit or debit cards may not be accepted in January 2000. Problems may lie with your processing machine, which may not recognize the patient's card as valid. Inform your employees of this potential problem and develop policies in advance to avoid needlessly embarrassing a patient.
3. Protect yourself by maintaining sufficient documentation to win your "case" in any millennium bug dispute. You will need:
 - a physical copy of all your data files by the middle of December 1999, stored in a safe place;
 - letters from your suppliers/manufacturers indicating they have addressed the Y2K problem;
 - a minimum of one year's account statements;
 - deposits, payments and receipts of any transactions you make from November onward;
 - returned cheques and cancelled cheques as proof of payments for 1998 and 1999;
 - a copy of your insurance policies detailing coverage, premiums paid and waivers, along with written confirmation that they are active;
 - written mortgage or loan statements on the institution's letterhead, detailing past payments of interest and principal to the current date, and a monthly payment schedule showing the balance and amortization in 1999;
 - a current copy of your credit record on file;
 - a listing of all companies or institutions that automatically withdraw funds from your bank or investment accounts;

CDAnet AND Y2K

As the new millennium approaches, dental offices across the country are reviewing their practice management systems and procedures to verify that all is ready for the Year 2000. At CDA, we are also hard at work testing our CDAnet communications software and standards on behalf of subscribing dentists. There are some important steps, however, for individual dentists to complete to ensure that their electronic and paper dental claims processing systems carry on uninterrupted into the new year. Don't be caught off guard. Here are a few helpful hints.

1. Contact your software provider and find out if your version of their software product is Y2K compliant. Just because the latest product promoted by your software supplier will pass the test, doesn't mean the version in your practice will. Ask your software supplier to be sure.
2. If you do not have a maintenance contract with your software provider, call them anyway or contact another expert to have your system checked. Software suppliers realize that not every one of their customers has purchased all the upgrades for their systems over the years. They may offer a "package deal" of upgrades that includes a Y2K check or provide a service specific to Year 2000 testing. Call your software supplier and ask for details.
3. Have you added software packages to your practice management system since it was installed? If so, inform the software company. Make a list of these additions to your system and have it handy when calling the software supplier.
4. If you decide to check for Year 2000 compliance by changing the date on your computer, remember to do a back-up of your files first as moving forward the date may activate a series of pre-programmed reports such as weekly or monthly reports that may override previously saved information. Also remember that the CDAnet system is "live" and that it is not permissible to send "test" claims. Check with your software supplier before testing your practice management computer system.
5. Not a CDAnet subscriber yet? If your computer office management system is not Y2K compliant and you must upgrade, consider upgrading to a CDAnet-certified practice management system that will allow your practice to submit dental claims electronically. Streamlining the claims submission process for your patients

Continued on page 344

- a detailed inventory of equipment that might be prone to a date-time problem.
4. Beginning in December 1999, it will be especially important to be prepared for delays in clearing cheques or for inaccuracies on bank, investment and financial statements.
 5. Enquire as to how your bank, suppliers and other organizations (including government programs) will handle penalties for overdrafts that result from the millennium bug. Request a status report on your insurer's readiness to cope with the bug.
 6. Develop a contingency plan that will allow you to run your office manually on short notice. Your plan should address billing, payroll, collections, inventory, security systems, and communication alternatives should the telephone fail. In addition, you should address how your practice will handle third-party claims. In December, print out patient scheduling, telephone numbers and addresses. Have the following supplies on hand: receipt pads, pens, income tax look-up tables, printing calculators, fee guides, a rubber stamp with your practice name, January and February patient name/address labels, and a printed list of contacts for every supplier.
 7. Test your computer's resistance to the millennium bug now. Be aware that some software programs can be labeled Y2K compliant because they handle the year 2000 even if they will catch the bug in the year 2019. Dates to test for include September 9, 1999 (09/09/99), 2000 and 2019. Don't forget, however, to make a back up copy of your files before doing your test. You can contact the software's supplier to see if your version is bug resistant. You can also get help from:
 - National Software Testing Labs: www.nstl.com/downloads/y2000.exe (provides software to test your computer)
 - Communitech: <http://www.communitech.org/whatsnew/year2000.htm>
 - IBM: www.can.ibm.com/year2000
 - Compaq: www.compaq.com
 - Dell: www.dell.com
 - Microsoft: www.microsoft.com/year2000
 - S.O.S 2000: www.strategis.ic.gc.ca/sos2000 (An excellent publication workbook is also available by calling 1-800-270-8220.)
 - Canadian Federation of Independent Business: <http://www.cfib.ca>
 - Industry Canada: <http://strategis.ic.gc.ca/year2000>
 - Information Technology Association of Canada: <http://www.itac.ca>
 - Year 2000 (Peter de Jager's Web site): <http://www.year2000.com>
 8. If you use the Internet and e-mail, ask your correspondents if they are Y2K ready. If not, you may have problems sharing information with them or you risk having your computer system infected.
 9. Find out what the office manager has done to ensure building equipment will be operational after December 31, 1999. Remember that insurance companies will not cover losses that occur because of Y2K problems, and that the onus will be on you to prove you have made an effort to mitigate your losses. This means keeping all your documentation. The following equipment will not likely cause problems for your practice: burglar, fire and smoke alarms, sprinkler systems, access and temperature control devices.
 10. Take advantage of government programs to lower your costs. Under the tax relief announced on June 11, 1998, accelerated capital allowance deductions of up to \$50,000 will be provided to small and medium-sized firms for computer hardware and software acquired between January 1, 1998, and June 30, 1999, to replace systems that are not Y2K compliant. This will allow smaller firms to deduct 100% of eligible expenditures in the year in which they occur. For further information, call Revenue Canada at 1-800-959-5525 or visit their Web site at www.rc.gc.ca/y2k. ♦

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REFERENCE

1. Dejesus, Edmund X. Year 2000 Survival Guide. *BYTE* July 1998; p. 54.

C D A R E S O U R C E C E N T R E

Information Package, June 1999

This month's package contains a selection of reading materials on Y2K. It is available to CDA members for \$5.00 plus applicable tax.

A complete list of information packages is available upon request by calling 1-800-267-6354 or can be easily accessed on the CDA Web site at www.cda-adc.ca. Once inside our site, please log into the "CDA Members" area and click on "Resource Centre" to view the list of packages.

CDAnet and Y2K
Continued from page 342

is a great way to improve efficiency and boost patient satisfaction for any office.

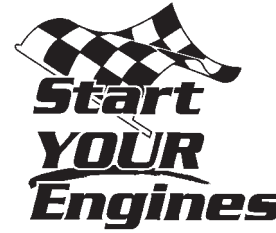
6. Make sure that your receptionist has a supply of paper standard dental claim forms and that the correct year is recorded when the time comes. CDA member dentists can download the current version from CDA's Web site at www.cda-adc.ca or call the CDA order desk at 1-800-267-6354, ext. 2234, to place an order. It would be wise to have a supply on hand in case a particular carrier becomes non-compliant and therefore unable to process electronic dental claims when the clocks tick past midnight on December 31.
7. If you require more information about Year 2000 issues, contact the CDA Resource Centre to request a Y2K information package of articles on the possible consequences of the new millennium on the dental practice.

CDA has been in contact with the dental benefits carriers to determine their compliance for Y2K. To date, few have come forward to proclaim success, but all have stated that they intend to be ready at least by year-end. Your national association has requested that each insurance company and claims processor provide CDA with a statement of Year 2000 compliance. As each is received, it will be posted on CDA's Web site along with announcements from carriers regarding special claims processing procedures as a result of the Year 2000. Check the Web site each month to keep up to date.

CDA staff are in regular contact with companies that provide CDAnet-certified software. These software suppliers are contacting each of their clients to offer solutions to Y2K issues. You'll find a list of CDAnet-certified software companies and their telephone numbers on the CDA Web site. If you have not heard from your supplier yet, give them a call. They will be eager to help you find the best solution for your practice management and electronic claims processing needs.

Careful planning, knowledgeable advice and appropriate action will ensure that your practice management and dental claims processing systems will continue to provide the support your practice and patients require through the turn of the century. ♦

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