## Dynamic Chiropractic

BILLING / FEES / INSURANCE

## **Three Ways**

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I would like to offer some of my opinions on the issues of managed care and alphabet soup-type insurance programs (HMOs, PPOs, IPAs, etc.), after listening to the various responses, fears, and incredible self-deceptions that many of us have concerning our future. I offer the following.

So here we are ready to begin practice once again on a Monday morning. Medicare seems to be faltering; our inclusion is unsure and unclear. Many HMOs and PPOs have chosen not to include chiropractic, and our leaders simply do not seem to know what they're doing. Many of them are using 1950s tactics, that is, the alteration of the basic underlying principle of chiropractic, correction of the subluxation. It's just like the DOs trying to turn us all into third-rate osteopaths, or even worse, under the prescription of nurse practitioners as back pain specialists! The level of stupidity is beginning to reach the criminal but we're still here, still in the office waiting to unlock the front door, instead of turning around and firing most of our national leaders and taking back control of the profession: putting it where it belongs and where it has always been, in the service of the patient.

Now what you have come to know is this:

When you first started out in practice you figured, well heck, some of us won't make it in practice, but not me. I'm young, I'm quick, I'm simply and incredibly me. You've lived behind those eyes and in that skull for 30 or more years. For God's sake, you've looked down at those hands, shaved that face, washed those toes, cared for those patients, adjusted those spines, talked to them, loved them, attended all the seminars, and filled your mind up with what at the time was important material. You have plans, for God's sake! You don't have time to fail in practice. You are the pulsing center of every vibrating moment, it swirls around you. You are not like one of those who failed in practice, who are unlucky or made a mistake or simply just didn't make it.

But not you. This is the first stage of knowing.

All of a sudden after several years you went back to a homecoming or a college reunion or to a (heaven forbid) state association seminar or meeting and found out that there were people out there who didn't like chiropractic; that insurance companies don't necessarily like chiropractic (unless the chiropractor works for them), and it was unfair! Many of the state legislators don't understand chiropractic, and don't want to understand it. These legislators have false images of what we do, what we are, who we can care for, and our education. It's terrible, they want to vaccinate all our children no matter what you believe in! You find out that many of your colleagues fell out of the way, went out of practice. Several of the people who started out with you, well, when you looked around some of them weren't there and suddenly, you reached the second stage of knowing.

Okay, it can happen to you even though you are at the center of everything. So what you have to do is be smarter than the failed ones; take more care; take more courses; see less people; diagnose more; take more technique courses; adjust better; be straighter; be more crooked; run faster; give lip service to increasing our education; reduce the amount of chiropractors coming into the field.

## Anything! Anything!

But sometime during the early hours of the morning or the late hours of the evening, maybe even later (months and months from now, but soon), you get to the third level of knowing about chiropractic and health care. This third level provides you with the knowledge that it's not just that you can fail out there -- if you're not quick and lucky and smart -- it's that you ARE going to fail out there if you stay out there long enough without doing something about it.

There are only three ways that this can go. One, you'll fail within the next several years. Two, you'll drift into mediocrity and wind up working more hours or maybe working in a group practice so that you can keep your overhead low, so that you don't need to help or care for as many people. And because your overhead is lower, you don't have to work as hard. You'll probably spend the rest of your life sitting around the table telling others how bad things are for chiropractic, how terrible health care has become in this country, and what a damn shame it is that nothing could have been done about it. Or three, the health care problem will end and you no longer will have to fight for anything, stand up for anything, pay for anything, do anything, say anything, or pray for anything.

That's it, no other possibilities.

We could be facing our own extinction or worse but whatever it is, it's now, not later, not next year in Jerusalem, not after a long and happy life. Many of you will stand up, will join the ICA or ACA, will join your state association; will get active not only in your practice but in the saving of your practice; will decide to pay dues to state organizations and national organizations, and will decide to get involved in your alma maters. Because if you do get involved, maybe some day, much of what we are going through today will be gone. It will end and we'll have won. But we will not have won without hard work, will not have won without money; will not have won without the self-determination of sticking with what we know works, and abandoning the things that we've picked up along the way that others have abandoned.

Many of you reading this article will become involved. You'll be incensed at the way that we have been treated over the years, and you'll decide, even though you may not know how to go about it, to do something about it. God bless you. In spite of the many positive articles about chiropractic, we're still under attack everywhere. The recent Woman's Day article was nothing but a rehash of many other articles which still continue to berate us. In the CHAMPUS program, the Department of Defense has decided that chiropractic care should not be given to military dependents under the age of 17, nor to pregnant women. Let's face it, "Life ain't fair," but it's still life, and it still goes on whether you like it or not.

Just think about this: If you do get involved, if you do stand up for what you believe in, if you stop believing that just because you've graduated and have a license the world owes you a living, if you continue to defend the chiropractic profession and your fellow chiropractors (remember it's us against everyone else) then some day this prejudice, this ignorance, is going to end and you just might be one of the survivors! That's why many of your fellow DCs are out there fighting now.

When this article comes out, the first part of the centennial program in Washington, D.C. will be over. Some of you will have decided to attend, and those who didn't still have a chance to attend in Davenport, September 13-17. Go ahead and call (toll free 1-800-DC4-1995), there is still plenty of room. It'll be a great time.

Several of the truths that have been learned. The day of the strictly PI and insurance practice is over. Many more states are enacting stricter no fault and workers' compensation laws, not necessarily because chiropractic is over utilized, but because the program costs are too high. What

do you do then? The day of the 40-patient-per-week, Mercedes-driving doctor is at its nadir.

Many people outside of the profession are starting to realize that chiropractic care is beneficial, and this will bring about several things. First, it will improve the health of our nation. Second, it will help patients keep their own heads above water and enable them to live a satisfying and joyful life. The choice is yours my friends: Stand up, pitch in, or get rolled over. The answer lies in grassroots participation by us and many of our patients, demanding chiropractic care be included in every phase of health care.

We are just about to tip the scales of critical mass but only if we stand up for what we believe, without retreating into "We need more of this, more of that." We do not need to broaden the scope into nuclear chiropractic medicine, laser ophthalmology, and toenail paring under anesthesia.

Chiropractic has survived for 100 years because the adjustments have created better health and a better life for the patients who have received them. Don't forget, there are only three ways. I hope to see many of you in Davenport come September.

Farewell.

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