

## The Real Cash Practice

John Hanks, DC

Roll up a big stack of cash and put it in your front pocket. How do you feel? One day, I was in the office of another chiropractor when a man came in to pay his bill. It seems my friend had treated a few members of an immigrant family, and had extended them considerable credit. The oldest grown son had come in to pay off the debt, and counted out several hundred dollars in \$20 bills, laying them in neat piles on the counter.

My colleague's assistant cornered him later and asked, "So what do you want to do with this wad? It would choke a bull mastiff." His first impulse was to call the IRS. It made him nervous. He could imagine bank tellers whispering to each other after his large cash deposit, "Do you think he sells drugs?" Perhaps he could have put it in the petty-cash box, and been able to make on-the-spot change for about the next 23 years.

I seldom see cash in my practice because of the endless array of managed care contracts that beat the revenue drum. The presumed paperwork ease of a cash practice is appealing, but those DCs with cash practices don't fit what I think a real cash practice should be about. Simply declining to accept insurance is not a true "cash practice."

If a chiropractor has the guts to go "cash-only," he or she should only accept real money - no personal checks, credit cards or bartering. I'm talking about long green; hard cash; coins of the realm; moolah; fivers; ten-spots; sawbucks; and the ever-popular C-note. As a small child, I remember accompanying my father one Friday night when he visited his friend Dr. Fred, an older DC who practiced in a nearby town. I can still see Dr. Fred, sitting bent over a coffee table, smoking Pall Malls and counting the money he made that week. There were stacks of ones, fives, tens, the occasional twenty, and one personal check. "I had to accept it; it's from my pastor," he growled.

Somewhere out there, a practice still exists like Dr. Fred's. Somewhere, there could be a chiropractor named Johnny "Cash" Kowpowski; a Dr. Charlie "Buck" Owens; or a Susan B. Anthony, DC. Somewhere, there is a cash-on-the-barrelhead practice with a real barrelhead.

A friend of mine, Don Kuppe, DC, told me the story of one of his patients who was traveling through Arizona and needed a chiropractic adjustment. The DC he found apparently had a "real cash" practice. At the front desk was a Vegas-style cash "slot," whereby the greenbacks were pushed down into a safe with a special paddle. The patient swore that when he finally persuaded the doc to accept his check, the DC told him, "Make it out to my mother, I owe her some money."

See, we can do this! Dress up the receptionist like a pit boss and put a coin-changer on his or her belt! After all, cash is a chiropractic tradition. Doctors in Wisconsin have told me the famous Gonstead Clinic had a big cash register at the reception desk. In the "Land of Poor Accounts Receivable," the man with a crisp dollar bill is king.

Doctors who prefer cash, such as the one in Arizona, also may prefer being left alone. They may read books such as *How to Drop Out of Society*, or those that explain how to disconnect one's

identity from all databases; use social security numbers from famous dead people, such as Elvis Presley or Richard Nixon; or refuse to participate in paying the taxes needed to protect our coasts and pave the roads.

I don't need that kind of temptation, so I will forgo the elusive "real cash" practice, and continue to seek out insurance checks in amounts far less than what was billed. To quote Danny DeVito in David Mamet's 2001 movie *Heist*, "Everybody needs money. That's why they call it money."

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FEBRUARY 2003