

The Update

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With the holidays quickly approaching, don't forget the **FSCO Online store** at

www.straightchiropractic.com

for great gift ideas for your chiropractic friends.

You'll find "Cheddy" the talking teddy bear, great coffee table books, magnets, and numerous CDs and DVDs including our newest addition "Hit the Ground Running" with dozens of helpful ideas to get or keep your office running at peak performance.



State Budget and Control Board, The Irony of It All

By Bill Decken, DC, LCP

The following was sent to State Health Plan Network Chiropractors in South Carolina on September 30, 2009. I am not a participant in this network but did receive a copy of the letter. While you may not practice in SC, rest assured, this could easily become a trend across the USA. Here is what the letter had to say:

The Employee Insurance Program (EIP) expresses its appreciation for your participation in the State Health Plan Network. Through your Network membership, you are helping to provide sound, dependable health insurance benefits to our State agency, public school, and local government employees and their families, numbering over 370,000 insured persons in all. You are currently an important part of the Network, and we hope that you continue this relationship.

Section IV.C of the Agreement in force provides that EIP may amend this Agreement within 90 days of the effective date of the amendments, with the proposed amendments becoming effective unless the provider chooses to terminate the Agreement in writing within 30 days of their receipt. The fee schedule that will be in effect on January 1, 2010 is available for your review at www.southcarolinablues.com. By clicking on Provider My Insurance Manager, you will have the ability to download the fee schedule in an Excel spreadsheet. Please also see the attached proposed contract language amendments that will become effective January 1, 2010.

Please note that an annual payment of \$2,000/person for chiropractic services will go into effect for State Health Plan subscribers effective January 1, 2010.

Other material benefit changes taking place for State Health Plan subscribers effective January 1, 2010 include 1)

prescription drug co-payments for a one month supply of medication will change to \$9-generic, \$30-tier 2 brand, \$50-tier 3 brand (from the current \$10-generic, \$25-tier 2 brand, \$40-tier 3 brand) and 2) the lifetime benefit maximum will be increased from \$1,000,000/person to \$2,000,000/person.

The letter concluded with standard reference information for those with questions and a polite thank you to participating doctors.

How would you spin this if you were a state association and/or lobbying firm focused on securing the maximum insurance benefits for your member Chiropractic Physicians? Awkward indeed.

The \$2,000/year cap is \$167/month which is \$41.75 a week if we were to look at weekly Chiropractic care. That is not a bad set up if you offer and educate as to the importance of regular Chiropractic checkups for subluxation and adjustments as necessary. If, on the other hand, you offer care to treat certain conditions, would using therapeutic modalities get you to the cap earlier than using manipulations alone?

The irony of this situation, and I have this from a reliable source, is that this was caused by a handful of Chiropractors who charged well into 5 digits/person per year doing all manner of treatments because they could be billed. The rank and file Chiropractor did not behave in this manner, so while they may have received more than \$2,000/person per year and supported an association that promised to protect their earnings, they are left with less. Will this Chiropractor continue to

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will hold their
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December 5, 2009

at Sherman
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All are
welcome.

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offer the same care and be willing to take less money, or will they provide more care (say a weekly chiropractic check up) for the same \$2,000? I guess it depends on how they see Chiropractic fitting into the health of their community, and that will be determined by their mechanistic or vitalistic worldview.

In an October 1997 issue of *The Chiropractic Journal*, Christopher Kent, DC, discusses the evidence based research on the effectiveness of physical therapeutic modalities in an article titled, "Research on Purpose: Shake and Bake," and found it lacking. Five years earlier, Doctors Thom Gelardi and James Winterstein discussed in written format what they believed to be holding Chiropractic back. Philosophy, objective and an anti-science attitude were all discussed in their articles. They both agreed that pressures from outside the profession were most likely to alter our course because we did not agree and unify on these issues. Just this year, the rumblings coming from CCE are that the PT courses should be focused more on rehabilitative procedures than on therapeutic ones. Is this a sentiment as to the ineffectiveness of the modalities or is it more likely that they will not be covered in the future by insurance programs?

This recent communication from the South Carolina Budget and Control Board, coupled with marketing efforts from Doctoral programs in Physical Therapy which state that PT offers a better quality of life while Chiropractic focuses on a quick fix (isn't that ironic) represents exactly what Gelardi and Winterstein were predicting.

Since there was no cap until this announcement it is possible that the Chiropractor in condition treating mode will work harder to treat more folks to make up for his/her lost income. Then again, this could indeed lead to more of the public seeking yearly chiropractic care for the detection and correction of subluxation if Chiropractors chose this catalyst for change.

It makes me wonder if perhaps the Chiropractor down the road or across town from you will be more receptive to what you have to say about Chiropractic and serving people.

To be called naïve would not typically be a label one would enjoy. However, the

word naïve is derived from the Latin word "natural", no doubt a synonym many do not recognize. If we are truly naïve, then, we are in our most natural essence. We lack artificiality, our simplicity is untouched, and our motives are without deception. I would like to add 300 warriors or ambassadors to our ranks. Would you be so naïve as to invite that Chiropractor you went to school with, or the one across town or the one down the street?

Bill Decken, DC, LCP, is Chairman of the FSCO Board of Directors. In addition to maintaining Family Straight Chiropractic in Spartanburg, SC, he is an Associate Professor at Sherman College. Currently also Chairman of the Philosophy Department, his vision to encourage and to help develop thinkers, writers and speakers for the chiropractic profession has led to the development of the Academy of Chiropractic Philosophers. He is founder and president of the Palmetto State Chiropractic Association.

Got something on your mind that you would like to share?

FSCO members are welcome to submit an article to be considered for publication in the *FSCO Update*. All submissions must be typed originals of 1000 words or less and submitted by e-mail to FSCO@straightchiropractic.org with the words "FSCO Update" in the subject line.

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