

JMCA Journal

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ACA Update

By Bill Lauretti, DC

ACA Maryland Delegate

Dynamic Long-Range Plan Designed to Shift Focus of Health Care System from Disease to Wellness

With an eye toward transforming the focus of the nation's health care system from disease to that on wellness, the ACA's House of Delegates approved an updated long-range plan during the association's annual meeting, August 28-30, in Kansas City, MO. The culmination of months of work by the ACA's Long-Range Planning Committee, chaired by Dr. Rick McMichael of Ohio, the new plan is designed to serve the needs of the chiropractic profession and patients nationwide by fully integrating doctors of chiropractic as decision-makers in the nation's health care delivery system.

The major goals contained in ACA's updated long-range plan include:

- Full Parity in Access, Utilization and Reimbursement for DCs
- Having the majority of licensed DCs be ACA members
- Increasing Public Awareness of Chiropractic
- Working toward Quality Patient-Centered Health Care
- Visionary Leadership for the ACA and the Profession
- Positioning DCs as Decision Makers in the American Health Care System

If you wish to receive a detailed copy of the long-range plan, either contact me or go directly to:
www.acatoday.com/membersonly/external_goals.pdf.

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Eye on Annapolis Organized Medicine Takes Shots at Chiropractic

Joel Kruh
MCA Legislative Liaison

Maryland Medical Society Attacks Chiropractic

As the MCA gears up for a Maryland General Assembly that will feature more new faces than any other in recent memory, we would like to give you an idea of the rugged battles we will face against organized medicine as evidenced by Dr. Robert J. Cirincione's article, "Orthopaedic Surgery and Doctors of Chiropractic" published in the Autumn 2002 issue of the Maryland Medical Society's *Maryland Medicine*.

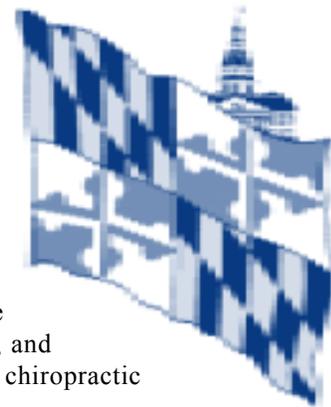
Perhaps more importantly, the piece portrays the level to which organized medicine feels threatened by MCA's legislative efforts.

The article's subject is stopping "limited licensed practitioners" as a whole, from expanding and maintaining scope of practice. While the article also touches upon dentists, optometrists, and podiatrists, the primary focus of attack is on the chiropractic profession in Maryland.

The article implies that the scope of chiropractic should be limited to the human spine and not the human body, and that doctors of chiropractic should not be allowed to perform extremity manipulations nor be able to recommend nutritional supplements or diet and hygiene measures.

The author then goes on to suggest that chiropractors should not be regarded as primary care providers nor reimbursed as such. The article is not just an attack on the expansion of your profession, but an attack on the profession of chiropractic itself as Cirincione goes on to make disparaging remarks concerning specialty training for chiropractors:

Recently, in an effort to expand this scope of practice, chiropractors have begun identifying themselves as specialists or diplomats in specific areas such as family practice, sports medicine, and neurology. According to the American Chiropractic Association, specialty training is available through U.S. Chiropractic Colleges for part-time postgraduate education programs or full-time residency programs. Postgraduate education programs are available in family practice, applied chiropractic sciences, clinical neurology, orthopedic sports injuries, pediatrics, nutrition rehabilitation, and industrial counseling, etc. A



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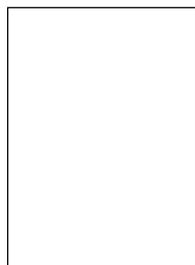
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President's Update

Audie Klingler, DC

Keep Up the Great Work

The Maryland Chiropractic Association hopes everyone had a wonderful holiday season!



Although this is usually a slow time of the year many things are going on within the Maryland Chiropractic Association. Number one on the list is working with Alternative Medicine, Inc., (AMI). We are working with AMI – a company which deals with integrative medicine – to possibly set up another spectrum of health care within Maryland which could be beneficial to chiropractors. We are still in the learning process and we have not made any decisions on which way to go, but primary comments have been very positive thus far.

Again, I would like to thank each and every one of you who have elected to become a member of the Maryland Chiropractic Association this year. I think you will benefit from being a member of our organization in many ways. You will have an up-front look at all the legislative processes that are going on affecting chiropractors and many medical issues. Also, there will be classes on how to do proper appeals, classes on HIPAA, and we have also instituted a two-hour seminar with the Maryland Board of Examiners on regulations review. I believe that this review will be beneficial to many of you and this will be mandated in future regulations within the state of Maryland. We have conversed with the board of examiners and they have reassured us that they will work with us on scheduling the regulations review appropriately to meet your renewal notices.

We are also working towards adding the ability to make secure online transactions through MarylandChiro.com. Soon you will be able to do all of your convention and seminar registrations as well as renewing your membership online through a secure server. I believe this will be beneficial; it will save us both time and money in terms of the doctor as well as the association.

I am looking forward to the upcoming Maryland General Assembly Session. We are watching everything due to the fact that there is practically a brand new legislature coming into the state of Maryland. If you have any contacts with any of the new legislators, please let us know so that we may contact you to help our efforts. MCA's lobbyist, Joel Kruh, can't wait for the General Assembly Session to begin and he is very positive about AMI.

We have many obstacles to tackle during the upcoming year and we can only do this with your support. Please remember that an association is only as strong as its membership. We have good administration, we have good staff, and we have great doctors in the field who are working with us. If you know of someone who would like to become a member of our winning team have them give myself or one of MCA's vice presidents a call. I am looking forward to working with you in the upcoming year and again if you have any problems please do not hesitate to contact me, I am readily accessible.

Sincerely,

Dr. Audie G. Klingler

Insurance Program Focuses on Wellness

AMI Meets with MCA Board

On December 19, 2002, James Zechman, CEO of Alternative Medicine, Inc., (AMI), presented their company's plan for Maryland. The following is an introduction into the AMI product.

Founded in 1997, AMI seeks to promote the incorporation of alternative medicine into mainstream health care. By fully integrating alternative medicine with traditional Western managed health care systems, AMI co-founders Zechman and President Richard Sarnat, M.D., hope to transform America's health care model from one based on treating illness, to one that focuses more on wellness and disease prevention.

Zechman and Sarnat started their innovative campaign in Illinois, successfully encouraging the state's largest health insurance company to broaden its definition of a Primary Care Physician (PCP). AMI's affiliation with HMO Illinois (a Blue Cross/Blue Shield company) allows members - for the first time ever and at no additional cost - to select a fully credentialed chiropractic physician as their PCP. While Illinois is among the states that already license chiropractors as PCPs, managed care networks have long considered payments to such doctors to be "out of network, and out of pocket" expenses.

Based in Highland Park, IL, AMI has worked steadily for more than three years to bring its credentialed program to Blue Cross/Blue Shield. AMI's network of Primary Care Chiropractic Physicians (PCCP) consists of highly trained and licensed professionals, credentialed by a peer group of Blue Cross/Blue Shield physician M.D.s. In addition, AMI works with a rapidly expanding network of 2,500 specialist M.D.s and more than a dozen hospitals, several of which are university-affiliated.

AMI has also developed a preferred provider organization (PPO) product, which offers fully-integrated alternative and mainstream medical services as a fully-covered benefit. This new health care program for large self-insured companies and insurance carriers is the first of its kind in the country to provide a fully-integrated health care program with highly credentialed physicians from the AMI network at no additional expense to employees who opt for the PPO product. The goal of AMI's PPO product is to provide employees with a wellness program, which allows them frequent access to their physicians for a more holistic and comprehensive approach to their individual health care needs. This serves as a catalyst for the relationship between doctor and patient to grow, providing hands-on insight and increased educational opportunities to eliminate problems before they reach crisis stage.

NCLC

National Chiropractic Legislative Conference

2003

March 5-8, 2003

Hyatt Regency, Washington DC



Hosted by the American Chiropractic Association, NCLC is the chiropractic profession's most prestigious and exciting legislative event. Please join congressional leaders, doctors of chiropractic, students and supporters to discuss current legislative issues and the future of the profession.

**For details contact the American Chiropractic Association
1-800-986-4636 or visit www.acatoday.com**



Eye on Annapolis

(Continued from page 1)

typical residence program is two to three years in duration and includes ambulatory care and inpatient clinical rotation in chiropractic and medical facilities, along with didactic and research experiences. Both residency and postgraduate programs lead to eligibility to sit for competency examinations offered by specialty boards recognized by the American Chiropractic Association (ACA), the International Chiropractors Association, and the American Board of Chiropractic Specialties.

The American Osteopathic Association has reviewed the chiropractic specialist designation and has found these specialty designations not in accordance with the American Osteopathic Association's (AOA) policy on non-physician clinicians, because the appropriate processes and programs in education, training, examination and regulation have not been established for these specialties. The AOA has determined, therefore, that it would be inappropriate for chiropractors to use the specialist designation.

In addition to that of the chiropractic profession, the credibility of the Maryland Board of Chiropractic also comes under fire in the article. The article's low point comes when it shows complete disregard for the demanding education and training chiropractors must undergo by stating, "professional credentials should be earned in the classroom, not in the general assembly."

The attacks on the chiropractic profession in this article are a good indicator of tactics organized medicine will be employing during the 2003 Maryland General Assembly to restrict your ability to practice medicine.

Access MCA's Online Legislative Center

The MCA Legislative Center (<http://marylandchiro.com/legcenter>) offers many opportunities for chiropractors to learn about legislative issues that could affect their profession.

The Center also provides many avenues for chiropractors to get involved in the legislative process. Find and contact your local congressman or join our action E-list. You can also find out the latest legislative news affecting chiropractic whether it is happening in Annapolis or on Capitol Hill.

Recent Membership Directory Updates

Please make note of the changes below in your MCA Membership Directory:

Ted Abramson, D.C.
9468 Clocktower Lane
Columbia, MD 21046
410-581-9966

David Kaminsky, D.C.
1104 Spring Street, Ste. 201
Silver Spring, MD 20910
301-587-7555
Fax: 301-582-7744

Richard R. Bloom, D.C.
Bay State Chiropractic
405 Frederick Rd., #15
Baltimore, MD 21228
410-744-8800
Fax: 410-744-8802

Marlene Mahipat, D.C.
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Pikesville, MD 21208
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Joanne M. Bushman, D.C.
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Salisbury, MD 21801
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Fax: 410-543-1263

Elizabeth Jane Rand, D.C.
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Waldorf, MD 20902
301-638-4300
Fax: 301-638-1090

Brandon A. Hollenberg, D.C.
Life Force Chiropractic
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Glen Burnie, MD 21061
410-760-4141

Daniel W. Robinson, D.C.
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23127 Three Notch Rd., Ste. 104
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Chiropractic News & Notes

Rural Areas Relying on Chiropractic Care

DAVENPORT, IA – Rural populations underserved by health professionals rely on chiropractors to render care, a new study cites.

Chiropractors provide a “substantial” amount of care in areas with high shortages of primary care providers, concludes a study published in the December issue of the American Journal of Public Health. Monica Smith and Lynne Carber compared chiropractic practice volume in areas of high shortage of primary care providers versus those of low or none at all.

Chiropractors in rural areas with higher shortages have busier practices than chiropractors in other areas. For more information please access the link to the study on the MCA Web site at <http://www.marylandchiro.com/members/newsandnotes.html>.

Joint Conference Featuring Cutting-edge Topics

BETHESDA, MD - The best and newest in chiropractic will be presented at a joint conference between the Association of Chiropractic Colleges and the Research Agenda Conference March 13-16 in New Orleans.

The program promises to appeal to all of chiropractic, not just the educational and scientific communities. A wide array of topics will be covered, including subluxation and adjustment physiology, biomechanics, chiropractic technique, effectiveness of chiropractic care and issues related to the training of chiropractic practitioners, educators and investigators.

For more information, call 563-884-5198 or go to <http://www.c3r.org/accrac/>.

A Sign of Things to Come? CT Lawmakers Consider Taxing Chiropractors

HARTFORD, CT - Though not yet a recommendation, a proposal crafted by Connecticut lawmakers threatens to tax chiropractics and other services.

State lawmakers are searching for ways to balance the \$13 billion state budget, and chiropractics is among the targeted services that might get taxed, states the Associated Press. Lawmakers are considering how much revenues could be made by taxing services that include hair and nail care, child care, dry cleaning, physician and chiropractic services, the AP reports.

But don't fret yet Connecticut chiropractors: The co-chairman of the finance committee assures that the list resulted only from brainstorming, states the AP. “We're not going to vote on this,” she told her committee members. “We're just getting ideas out here.”

Could it Be? Life University Gets Good News

MARIETTA, GA - For the first time in months, Life University gets a break in the on-going saga of its accreditation loss.

The Southern Association of Colleges and Schools will allow Life University to keep accreditation for another year, reports the Associated Press. The bad news: The accreditation remains under the sanction of probation. But President Ben DeSpain expected probation, according to the AP. “The net effect is we're making progress,” he states.

Under the new status, students can seek federal aid to cover tuition and graduate from accredited degree programs. DeSpain expects accreditation restoration for most students, within a few weeks, continues the AP.

This news helps out the many students whose degree credibility was jeopardized by the school's accreditation loss in June.



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MCA Members Only Enjoy The Benefits

The MCA is the leading voice for chiropractors in Maryland. Every practicing doctor should be a member. Here are a few of the special benefits you receive as a member:

- * Two \$50 vouchers good for your attendance to MCA-sponsored CE
- * Listing in MCA Directory
- * Listing in Online "Find a Chiropractor Directory"
- * Listing in Chiropractic Directory to be distributed to Trial Lawyers
- * Subscription to *MCA Journal*
- * Reduced tuition to MCA CE
- * Opportunity to belong to MCA Sports Council
- * Representation in Annapolis and before the Board of Examiners
- * Medicare/Medicaid information resource

And we're developing more. No chiropractor can afford not to have the MCA at work in Maryland.

Stamp Out Unpaid Bills with New MCA Member Benefit

As a benefit to our members the Maryland Chiropractic Association suggests I.C. System for Debt Collection Service. Their collection service is:



Effective

Your accounts will be handled by collectors who specialize in the type of debt encountered by our members. They make frequent and firm contacts with debtors by mail and telephone. If debtors don't pay, they list them with national credit reporting bureaus.

Local

I.C. System brings services to your place of business regardless of location. Neighboring businesses as well as your fellow members, rely on them for debt collection.

Nationwide

Our endorsed service provider is licensed and bonded in all states requiring the licensure and bonding of collection agencies. They are endorsed by over 700 business and professional associations, including ours.

Easy to use

As a client, you are able to submit past-due accounts by mail, fax, online, e-mail, tape or disk.

Reputable

I.C. System fully complies with the Federal Fair Debt Collection Practices Act and all applicable state laws.

Professional

Collectors are professionally trained in ethical and psychologically sound collection techniques.

Safe

A Hold Harmless Indemnity agreement protects you from any legal consequences that might result from collection efforts.

Competitive Rates

Rates are competitive and provide exceptional value, covering many features not available through other agencies.

Responsive

If you have a question about your accounts, they have an excellent Client Service Department available toll-free.

Informative

You will receive regular statements on the debts you have in for service.

Comprehensive

A full-service collection agency with several optional features.

Reliable Results

I.C. System has the ability to turn receivables into cash. That's why our members turn to them time and again as their collection partner.

To receive more information on our endorsed debt collection services call I.C. System at

800-279-3511

I.C. System was established in 1938 and is now one of America's largest, privately owned debt collection agencies. I.C. System represents credit grantors from healthcare, retail, education, government, commercial, professional, and utility service fields.



Variable Insurance Products

James E. Adkins, Moore and Associates
Practice and Personal Insurance Planning
Registered Representative for NYLIFE Securities

Understanding the Basics

In today's sometimes shaky economic environment, more and more people are looking toward alternate means of investing their hard-earned money. For this reason, variable insurance products – such as variable annuities and variable universal life insurance – have recently gained enormous popularity.



“Variable annuities offer the advantages of an annuity combined with investment opportunities”

— James E. Adkins, Moore and Associates

Built-in features, combining potential accumulation of assets with a measure of security to help protect those assets, make both of these products worth exploring. Also, they offer you the opportunity to control the amount of investment risk you assume and the flexibility to change your investment choices. Since the investment performance of any variable account cannot be guaranteed, and will fluctuate with market conditions, this kind of flexibility is important.

It's almost impossible to pick up a newspaper or magazine today without seeing a mention of variable annuities and variable universal life. As a consumer, it's important to understand these products: how they work, what risks are involved, and what the differences are between them. A registered representative can explain them to you in detail and inform you about the investment risks, the impact of inflation, and how these products are generally taxed. Of course, you should also consult your tax advisor or attorney before making any decisions that could have tax implications.

Variable annuities offer the advantages of an annuity combined with investment opportunities. In general, an annuity is a contract you can purchase that (after a given period of time) guarantees payments to you, at regular intervals, for a given period of time. Since you only pay taxes on the gain as you receive it, the funds in the annuity accumulate on a tax-deferred basis. However, tax-qualified retirement plans (like IRAs, TSAs and SEPs) already provide tax deferral under the Internal Revenue Code, so the tax deferral of an annuity does not

provide any additional benefits. Also, variable annuities are subject to additional fees and expenses that other tax-qualified plan funding vehicles may not be subject to. Withdrawals prior to age 59½ may be subject to an additional 10 percent IRS penalty. With variable annuities, you have the added advantage of a choice of investment decisions. You can allocate the money you've paid into the annuity among several different investment divisions, each of which is managed by professional money managers. There's usually a fixed account, as well, which offers a guaranteed rate of return on your money. This combination offers you a level of security combined with flexibility, as well as the ability to control the potential growth of your money.

Variable universal life (VUL) is a universal life insurance policy that offers you the opportunity to allocate the cash value of your policy to your choice of investment accounts. Unlike traditional life insurance, which ties policy performance directly to insurance company performance, VUL cash value is tied directly to the investment divisions you select. This means that the amount of death benefit in a VUL policy will be determined by the performance of the investment divisions.

As with variable annuities, VUL offers you the possibility of controlling the amount of risk assumed, the flexibility to change your investment choices, and the potential for growth. VUL also gives you premium flexibility, which means that you can make periodic premium payments, or possibly even skip premium payments if the

accumulated cash value of the policy is sufficient to pay the costs of insurance.

If you're considering a variable insurance product, it's not only important that you understand the products, but that you also have a clear sense of your overall financial picture and goals. What is the period of time that you want to keep your money invested? What are the tax implications of any choices you make? How does the status of your current debts weigh against your assets? Do you have any retirement funds other than Social Security and your pension plan at work? What exactly is the level of risk tolerance that is most comfortable for you? How does your immediate need for money compare to your long-term need for money?

All of these considerations play a crucial part in determining whether variable products are best for you. A registered representative can help you with this. However, before you make any decisions, do your homework. Ask plenty of questions, and read everything you can on the product – particularly the prospectus, which gives complete product details, including charges and expenses. This way, you can best determine what your needs are and which variable insurance product could best satisfy your financial goals.

A registered representative with NYLIFE Securities, James E. Adkins works with chiropractors throughout Maryland and Virginia. He can be reached at (301) 214-6357.

ACA REPORT

(Continued from page 1)

You will need your ACA username and password to access this link. If you do not have this information, please call 800-986-4636 to obtain it.

Unlike many long-range plans that are drafted by various organizations, this one does not gather dust in someone's closet. ACA staff is required to provide two yearly reports on the progress being made in implementing the plan. Also, the job performance plans of the staff include provisions regarding the plan. We can't afford to allow the plan to languish.

ACA Makes Progress in Implementing Wellness Policy

Two years ago the House of Delegates approved a policy on wellness that directed the association to take a more proactive role in this area. To read it yourself, go to: www.acatoday.com/pdf/2002_aca_policies.pdf. Click and scroll down to "Wellness Model."

In an effort to move chiropractic wellness into the public eye, a survey has been completed to assess the amount of wellness education doctors of chiropractic receive and how that translates into practical applications in day-to-day clinical settings. Surveys were sent to the Chief Academic Officers, as well as students, at each accredited chiropractic college. All the schools participated in this survey.

The survey included questions about specific topics that are studied, teaching and assessment methods for clinical screenings, as well as practice philosophies following degree completion. The survey seeks to demonstrate strong points in wellness education, as well as areas that may warrant improvement. The ultimate goal is to move doctors of chiropractic into the forefront of wellness care within the nation's health care system.

Following an analysis of the survey responses, ACA will move forward with an implementation plan to develop a public advertising and health policy integration program. This is one initiative members have requested to replace disease management protocols with a preventive/wellness-based care model.

National Chiropractic Legislative Conference 2003

The American Chiropractic Association would like to invite you to attend the 2003 National Chiropractic Legislative Conference (NCLC) scheduled for March 5-8, 2003 in Washington, D.C. NCLC will be held at the Hyatt Regency Washington, conveniently located on Capitol Hill. To make your room reservation, please call the Hyatt Regency Washington at 202-

737-1234. When making your room reservation, please mention that you are with the American Chiropractic Association to get the special group room rate of \$219.00 per evening for a single or \$244.00 for a double room. The Hyatt Regency is located at 400 New Jersey Ave., NW, Washington, D.C. 20001. The room reservation cutoff date is February 7, 2003. After that date, the hotel will not guarantee room availability or the special group rate.

Considering this annual conference is held so close to our state, we've been disappointed in how few Maryland doctors have attended in the past. Please help our profession in this important opportunity to have our voices heard on Capitol Hill.

Medicare Physician Payment Issue Still a Mess

As of December 6, the Centers for Medicare and Medicaid Services (CMS, formerly HCFA) had still not published a schedule for the 4.4% scheduled cut in Medicare reimbursement, even though the agency had indicated it would be made public by December 2. Because the cut does not take effect until 60 days after the schedule is published, this delay buys some extra time for doctors while they wait for Congress to return on January 7. In 2002, doctors took a 5.4% cut in Medicare reimbursements. If the new schedule is published this month, doctors will face another cut in 2003. The issue concerns the formula used on calculating physician payments under Medicare. Tied to the GDP, the payments over the last couple of years have decreased significantly.

Health care groups are looking at an anticipated Omnibus spending bill as a vehicle to attach language to prevent the anticipated cuts. Some Representatives are considering using the Congressional Review Act (PL 104-121) to kill the payment schedule. This law requires that agencies inform Congress of rules that are published, and then Congress has 60 days to pass a joint resolution of disapproval. However, the president must sign this resolution.

The ACA is working with the AMA and other health care groups on this issue. We will keep you apprised of any further developments.

WFC Congress at Disney World

Don't miss the World Federation of Chiropractic's (WFC) Congress to be held May 1 -3, 2003 at the Hilton at the Walt Disney World Resort, Orlando, Florida. The two main themes are the cervical spine and sports chiropractic, and the more than 60 lecturers and technique instructors are a "Who's Who" in chiropractic. It all begins with a Disney Show. For the full program, registrations, exhibit/sponsorship opportunities and all other information, visit www.chiroweb.com/wforlando2003.

This major event is co-sponsored by the ACA, ICA, CCA, FCER and FICS.

U C-PAC

Need

James LeVan, D.C.
C-PAC Treasurer

Holiday Greetings from CPAC!!! I hope everyone had a wonderful time with family and friends over the holidays. 2002 was a good year in many ways and consistently entertaining. It was definitely the best year of support for CPAC in all the time I've been treasurer and I want to thank all of the folks who made that possible. Your generosity and team spirit allowed us to make more of an impact in Annapolis than we ever have before. Thank you from the bottom of my heart! I guess that's all I really have to say — let's make 2003 another terrific year!

President

(\$1,000 or more per year)

Maryland Chiropractic Association
Dr. Keith Scott

Governor (\$500 - \$1000)

Dr. Lisa Bailes
Dr. Alan Cornfield
Dr. Vaughan Dabbs
Dr. Eric Horne
Dr. Thomas Lo
Dr. Brian Morrison
Dr. Richard Schmitt

Senator (\$365 - \$499)

Dr. Mark Divelbiss
Dr. John Kibby
Dr. James LeVan
Dr. Tom Schreppler
Dr. Beth Tedesco

Delegate (\$100 - \$364)

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Dr. Raymond Barry	Dr. W. Gregory Belcher
Dr. William Blaker	Dr. Robert Bosland
Dr. Kevin Brown	Dr. Marty Cairns
Dr. William Clifford	Dr. Charles Cooper
Dr. Michael Cramer	Dr. James Daniel
Dr. Peter Dexheimer	Dr. John DeMaio
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MCA Joins MD Workplace Health Care Association

The Maryland Workers' Compensation Commission has established the Maryland Fee Guide Revision Committee to review and revise the Maryland Medical Fee Guide. This Guide, which specifies the compensation that the 12 categories of health care providers can receive for treatment of injured workers, has not been thoroughly updated since its creation many years ago.

Several representatives of occupational health organizations met recently to decide upon the best way to monitor and communicate with the Fee Guide Revision Committee in an effort to avoid perpetuating the inadequacies inherent in the current Guide. It was decided that the best way to accomplish this would be to form a coalition that will establish and manage the communication between the many, diverse health care providers subject to the Guide and the Commission's Revision Committee. The name chosen for this coalition will be the Maryland Workplace Health Care Association (MWHCA).

Following this and other discussions with providers, Chris Costello, coordinator for MWHCA, met with Workers' Compensation Commission Chairman Thomas Patrick O'Reilly to discuss how MWHCA would be regarded by the Revision Committee and the Workers' Compensation Commission. O'Reilly was very supportive and encouraged us to pursue this effort. The MWHCA will compile information and coordinate the responses of the Fee Guide community to the Revision Committee.

Education Calendar

Set these dates aside!

March 8-9, 2003

ANNUAL MARCH CE FORUM

BWI Marriott

Numerous speakers

Up to 15 Hours of CE, including 5 AIDS
and 3 Risk Management credits

March 9, 2003

CA CE

BWI Airport

Speakers: Drs. Sokoloff and Plotkin

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June 28-29, 2003

BWI Airport

12 CE Hours

October 10-12, 2003

ANNUAL CONVENTION

Clarion Fontainebleau

Ocean City, MD

Up to 15 CE Hours

Classifieds

Associate Wanted — Associate/Partner wanted for established (15 yrs.) practice in Frederick, MD. Energetic and enthusiastic with a special interest in Sports Injuries or Nutrition preferred. 301-662-4220. (1/03)

Associate Wanted — In Baltimore Dr. Andrew Johnson is looking for licensed, or soon-to-be, D.C. with P.T. privileges. You must be an ethical, self-starter with good people skills, not afraid to work and eager to learn. Unlimited opportunities, but limited positions available. Call 410-744-1233. (3/03)

Associate Wanted — Chiropractor with P.T. privileges wanted in Mt. Washington/Northwest Baltimore family practice. Call Dr. Eric Huntington at 410-377-6600. (1/03)

Associate Wanted — Maryland D.C. with P.T. privileges needed for clinic in Washington area. Base salary with incentives offered. Call 301-484-6932 or fax resume to 301-434-0920. (3/03)

Associate Wanted — Is your purpose to improve the lives of others by producing top-notch chiropractic care and getting them off drugs? Is it a waste of your time to appease insurance companies, do peer reviews, hire MD's and support the Merci Guide-lines? We think so!

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Associate Wanted — Chiropractor with P.T. privileges wanted in established Perry Hall/White Marsh practice. Must be energetic, dedicated and willing to promote practice. Call Dr. J. Mitchell Adolph 410-256-9650. (5/03)

Office Coverage — Licensed, experienced D.C. with P.T. privileges available for vacation relief. PHONE: 443-929-2001 (3/03)

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Office Coverage — Licensed, experienced, and insured chiropractor with P.T. privileges willing to cover your practice during vacation time, sickness, maternity leave, etc. Well-versed in Diversified, Thompson, CBP, and Rehabilitation. Your practice will be in great hands! Please email: docchiro21@yahoo.com. (1/03)

Practice For Sale — Great startup opportunity! Established, low-overhead practice for sale in Silver Spring MD. P.I., insurance, cash financing possible. \$140,000. Only serious need inquire. (301) 949-1344 - residence (3/03)

Practice For Sale — Downtown Baltimore office for sale. Established for 3 years, turnkey operation. Contact Dr. M Yousefi at (301) 585-3800. (3/03)

Equipment For Sale — JTECH Inclinometer Dual Electronic. New - \$895 For Sale - \$600 OBO. Dual or single sensor, Display update rate, 40-95 degrees. Used one month. Call 717-227-0862 or 717-887-3184. (1/03)