



## ACA Update

By Bill Lauretti, DC

ACA Maryland Delegate

### Congress Passes Bill to Cancel March 1, 2003 Medicare Fee Reduction

After weeks of haggling, Congress passed a massive \$397 billion "Omnibus Appropriations Bill" (SJRes.2) on February 13 to fund the operations of U.S. government agencies and programs through the remainder of Fiscal Year 2003, and sent the measure to President Bush, who is expected to sign the measure into law. The massive bill included something positive for health care professions: a legislative fix canceling out the anticipated March 1, 2003, 4.4 percent payment reduction for Medicare providers. The Congressional Budget Office estimates the fix will result in a modest 1.6 percent increase for Medicare providers - and will cost the Medicare program approximately \$54 billion over ten years.

The congressional fix was needed because of errors dating back to 1998 and 1999 concerning economic data used to calculate a "baseline" for Medicare provider payments. The problem concerned the calculation of a component of the formula used to determine Medicare reimbursement, known as the Sustainable Growth Rate (SGR). Because of this situation, providers were forced to accept an unintended decrease in payments last year, and were facing an additional reduction March 1. The U.S. Department of Health and Human Services (HHS) had insisted the agency did not have legal authority to make the required adjustments in the formula to correct the problem and stave off the March 1 anticipated hit. The legislation passed by Congress is intended to give HHS the authority to not only halt the reduction, but to permanently fix the SGR-related problem. That's the good news - but

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## MCA Asks Governor to Proclaim April Backpack Safety Awareness Month

The Maryland Chiropractic Association has requested that Governor Robert L. Erlich, Jr. proclaim April as Backpack Safety Awareness Month. The request is an effort to educate Maryland's public concerning the destructive impact the improper use of backpacks has on the spinal health of children and how to prevent it.

The problem is becoming an epidemic with 55 percent of U.S. students carrying more than the recommended national guidelines. The American Academy of Orthopedics states that backpack injury is a significant problem for children with 58 percent of its members having seen patients complaining of back pain related to backpack use.

The Maryland Chiropractic Association is one of several chiropractic associations nationwide recognizing April as National Backpack Safety Month. The Association is encouraging its members to get involved in this project which is designed to call attention to the long-term back problems that can occur as a result of children improperly carrying back packs.

Launched in 2002 by the Congress of Chiropractic State Associations (COCSA), the National Backpack Safety Program has all the elements of success including professionally produced materials, a backpack bully mascot that students can identify with, and corporate support from outside the chiropractic profession through Airpacks Inc., manufacturers of ergonomic backpacks, and Office Depot, one of the nation's largest suppliers of stationary supplies to schools. The program is targeted at 5th grade students, or those in the highest level of elementary school, who will be transitioning to lockers and carrying more books and heavier loads. It is designed to educate students, parents and teachers about the health issues associated with heavy backpacks and teach ways to carry backpacks correctly to prevent injury.

With Office Depot promoting the program to school systems at the district level and COCSA providing the proper tools, a backpack safety awareness program is easy to implement in your local school. A National Backpack Safety Kit is available through COCSA and contains all the materials needed to organize and conduct a successful event:

- A detailed "How-to-Booklet" that explains the logistics of setting up and conducting a backpack safety program.
- Sample press releases to send to the local media.
- A 10-minute video to show as part of the presentation.
- Leave-behind brochures on Backpack Safety that have space for the chiropractor's name and address.
- Sample scripts for the presentation; and.
- An AirPacks® backpack for demonstrations.

Kits are offered at a cost of \$199.99 for doctors who are members of the MCA and \$349.99 for nonmembers. Upgrades are available to doctors who purchased kits last year at a nominal cost of \$20 to cover shipping and handling. For further information about the program and to order a Backpack Safety Kit, please call 1-800-310-7383.



## Maryland Chiropractic Association

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# President's Update

*Audie Klingler, DC*

## MCA Plans Busy Spring

**W**ow! What a winter! Almost 50 inches of snow out here in Western Maryland; but we're much more used to it than all my friends in the metropolitan areas where over two feet of the white stuff clogged streets and highways for days....and then came the rain! I'm sure all of us will be glad when this winter is over.

Speaking of the end of winter, a great herald for spring is the MCA Annual Continuing Education Forum (March 8 & 9) at the BWI Marriott. I always enjoy attending the forum as it provides such a wonderful opportunity to visit with so many other chiropractors while picking up several great educational ideas and learning what's going on legislatively in Annapolis. If you haven't already done so, I encourage you to register today.....and be sure to encourage your CA

to take advantage of our classes, too.

During the weekend meeting, MCA's Membership Chairman Dr. Richard Schmitt will review an outstanding new HIPAA CD-ROM that MCA is making available exclusively to members. He'll go over many of the finer points you will need to consider in order to make your office HIPAA compliant. The CD-ROM is packed with forms and policy statements to make your life a lot easier. Being able to purchase it at the price the MCA has negotiated for members is a fantastic member benefit.....don't miss your opportunity to avail yourself of this offer.

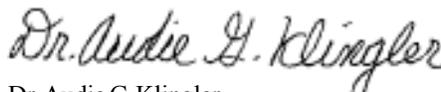
Let me change gears a minute. As you can read on the cover of this issue of the *MCA Journal*, the MCA is joining over 30 other state chiropractic associations to support and promote National Backpack Safety Awareness Month. We've written a letter to Governor Robert Erhlich asking that he proclaim April Backpack Safety Awareness Month in Maryland. With the unbelievable amount of weight schools kids are wrongly carrying on their back and over their shoulders to-and-from school, we see this effort as a great way to gain good publicity for the chiropractic profession. Take a look at the article, and give consideration to having your practice sign up to help promote the project.

Two other quick thoughts before I return to the call of the wild (shoveling snow). The first thought warms me at this winter time; it's the announcing of this summer's Annual MCA Member Picnic and Pool Party at the home of Dr. Howard Lewis in Fallston, MD. This year's event will take place on Saturday, August 2, 1 p.m. - 6 p.m. Each year, this fun-filled gathering brings together leading Maryland chiropractors and their families. We are wonderfully hosted by Dr. Lewis and his wife, Cynthia, and you're missing a great time if you don't attend.

My final thought is to start to encourage you now to be a part of MCA's 2003 Convention which will take place October 10-12 in the beautiful Clarion Fountenbleau Hotel in Ocean City, MD. It's a great time to get away and relax while learning. When you register to attend, be sure to sign up for our Annual Awards/Installation Dinner, too. It will be my pleasure that night to turn over the symbolic gavel of leadership to the dynamic Dr. Paul Henry of Perry Hall. Paul and his leadership team will be ready to keep MCA and the chiropractic profession moving forward.

See you in March!

Sincerely,



Dr. Audie G. Klingler

# 2003 General Assembly Concentrates on Insurance Premium Reductions

*Joel Kruh*

*MCA Legislative Liaison*

## **Emphasis on Insurance Premium Reductions**

The 2003 Maryland General Assembly agenda is putting significant emphasis on insurance premium reduction for Maryland consumers as evidenced by the following bills:

### **HB2 – “Small Business Health Insurance Affordable Act”**

This bill, sponsored by delegates Michael E. Busch and John A. Hurson, seeks to reduce the cap on premiums in small group market insurance from 12 percent of average annual wage to 10 percent requiring exclusions or limitations of benefits or an adjustment of cost sharing arrangements in the small group standard health plan.

### **HB599 – “Health Insurance - Small Group Market - Coverage - Pre-existing Conditions”**

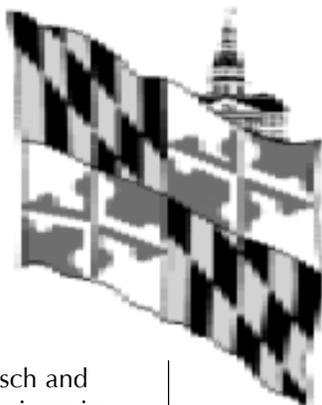
House Bill 599 would authorize an insurance company to limit coverage under a health benefit plan for not more than 12 months for a pre-existing condition of an enrollee during the six month period immediately preceding the effective date of the coverage.

### **HB600 – “Health Insurance - Small Group Market - Comprehensive Standard Health Benefit Plan - Cost Sharing”**

This bill seeks to require the Maryland Health Care Commission to establish cost sharing as part of the comprehensive standard health benefit plan with Insurance Commissioner’s approval.

### **HB605 – “Maryland Health Care Commission’s Evaluation of Mandated Health Insurance Services”**

Sponsored by Delegate Peter A. Hammen (District 16), this bill would require the Health Care Commission to conduct an evaluation of existing mandated benefits (including the chiropractic benefit) and make recommendations to the General Assembly regarding decision making criteria for reducing the number of mandates or the extent of coverage.



### **HB627 – “Health Insurance - Small Group Market – Basic Health Benefits Plan”**

House Bill 627 requires Maryland’s Health Care Commission to adopt a “basic” health benefit plan at a cost on the percentage basis of 50 percent of the small group plan.

### **HB759 – “Advisory Committee to Study Expansion of the All-Payor System”**

This bill, sponsored by Delegate John A. Hurson, calls for an advisory committee to study expansion of the all-payor system for the purpose of reducing uncompensated care, for the purpose of chiropractic care at urgent care centers. The Advisory Committee shall report its findings and recommendations on or before 12/31/03.

### **SB73 – “Motor Vehicle Insurance - Personal Injury Protection Coverage - Minimum Benefits”**

**Supported by the MCA**, this bill seeks to increase the minimum personal injury protection coverage benefit from \$2,500 to \$3,500.

### **SB437 – “Health Care Records - Ex Parte Communications with Health Care Providers”**

**Opposed by the MCA**, this proposal prohibits health care providers from directly communicating with any person regarding a patient in connection with an actual or potential personal injury claim except to a person’s insurer or legal counsel if the patient has provided the health care provider with an affidavit authorizing release of the medical information and notice was mailed to the patient by certified mail, return receipt requested, at least 14 days before the communication.

### **SB672 – “Health Insurance -Provider Panels- Lists of Providers”**

Requires insurance companies to make available a printed copy of the list of providers on the carrier’s provider panel and access the list of providers on the Internet.

## **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.

# ACA UPDATE

(Continued from page 1)

watch out for some temporary payment glitches and possible payment delays as HHS and Medicare contractors rush to try and adjust their payment systems to reflect the new law passed by Congress.

ACA has participated with the American Medical Association in a coalition that has been working on this issue for over a year. While the outcome could be better, in this environment it is the best that could be anticipated.

## ACA's 2003 CHIROPRACTIC CODING SOLUTIONS MANUAL

ACA's 2003 *Chiropractic Coding Solutions Manual* is now available. It features a high level of detail that will enhance your understanding of current and new codes and help assure correct usage as your practice seeks fair reimbursement. The 2003 edition is the **only** chiropractic-specific resource developed **by doctors of chiropractic for doctors of chiropractic**. Our 2003 CPT manual includes an expanded section on consultation codes, a new section on laboratory services, an expanded, easy-to-use ICD-9 coding section, nutritional counseling codes, updated insert on HIPAA, updated Medicare section and an updated federal workers' compensation section. And, to further enhance ease-of-use, a FREE searchable CD-ROM accompanies each order for the 2003 publication.

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## VA PRESENTATIONS ON ACA'S WEB SITE

At the December 4-5, 2002, meeting of the U.S. Department of Veteran Affairs (VA) Chiropractic Advisory Committee (CAC) in Washington, D.C., Reed Phillips, DC, Cindy Vaughn, DC, and Rick McMichael, DC made power point presentations about the chiropractic profession to the full committee. Dr. Phillips began with an excellent presentation on chiropractic education and the Council on Chiropractic Education (CCE); Dr. Vaughn followed with a detailed presentation on scope of practice, licensure, and National Board testing; and Dr. Rick McMichael spoke on chiropractic practice and what has been learned from the Department of Defense (DoD) project. The statistics regarding the DoD

demonstration projects were particularly revealing. The medical members of the VA Committee learned a great deal about the chiropractic profession during these three outstanding presentations. Copies of the PowerPoint presentations can be found at the following link. Simply scroll down to "Presentations to the Chiropractic VA Advisory Committee" on [www.acatoday.com/government](http://www.acatoday.com/government)

## CALIFORNIA GEARS UP FOR MAJOR BATTLES

The California Chiropractic Association (CCA) is preparing for a major legislative war against two bills being introduced in the California legislature. The first is a bill that would allow physical therapists to diagnose and perform spinal manipulation. The second is a bill that would establish a naturopathic license. The PT legislation looks particularly troublesome, and ACA will be supportive of the CCA in their efforts.

## CMS HIRES A DOCTOR OF CHIROPRACTIC

The ACA is very pleased to report that Dr. Richard Lawlor has been appointed as Senior Outreach Specialist in the Office of the Administrator for CMS (Centers for Medicare and Medicaid Services, formerly HCFA). He reports to the executive assistant of the Administrator. Dr. Lawlor works with four or five other specialists in maintaining a liaison with various health care groups regarding Medicare problems. Secretary Tommy Thompson had pledged, as did the Administrator, that CMS would attempt to become more provider-friendly, and these specialists would serve as liaisons with the health care community. While Lawlor will work with other health care groups, he will naturally be called on for comment regarding chiropractic issues.

Dr. Lawlor practiced for eight and one half years in Austin, TX, and then pursued an MBA. He visited the ACA offices recently, where ACA had a chance to brief him on chiropractic issues. Almost a year ago, George McAndrews was at the home of Secretary Thompson

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# Chiropractic News & Notes

## Chiropractor Planning to Treat Animals Comes Under Fire in Oklahoma

OKLAHOMA CITY, OK – Dr. Daniel Kamen plans to teach Oklahoma chiropractors how to perform chiropractic adjustments on horses, and nothing is going to stop him - not even the threat of fines.

The Illinois chiropractor faces possible violations of the Oklahoma Veterinary Practice Act for his two-day equine chiropractor conference in Oklahoma. In a letter to Keman, the Oklahoma state veterinary board warned Kamen of a 2001 law that includes in the definition of practicing veterinary medicine, someone who does "animal chiropractic diagnosis and treatment." Ken doesn't have a state certification in animal chiropractic treatments much less an Oklahoma chiropractic license, and he would need a state veterinarian to refer animals for treatment, the Associated Press reports.

Keman says he teaches conference participants how to treat horses with muscle and skeletal problems, among others. He calls the objections to his seminar "ridiculous," the AP reports.

## Children Respond to the Benefits of Chiropractic LBP Management

TORONTO - Pediatric patients respond favorably to chiropractic management for lower back pain (LBP), according to a recent study out of Toronto.

Published in the January issue of the Journal of Manipulative Physiological Therapy, the study reviewed chiropractic management of LBP in a group of patients between the ages of 4 and 18 years. The report concluded that patients responded favorably to the chiropractic management, with 'important' improvement within six weeks of treatment seen in 62% and 87% on the visual analogue and subjective scales.

## OHSU Clinic a Sign of Oregon's Acceptance of Chiropractic Care

PORTLAND, OR- In the state of Oregon, the discipline of chiropractics is gaining respect as a medical profession.

The Oregon Health & Science University now has a clinic committed to teaching students about alternatives to mainstream medicine, the Associated Press reports. Opening this month, the clinic combines main-

stream medicine with chiropractic, Chinese, and naturopathic disciplines in what the program's medical director, Dr. Anne Nedrow, labels the first program of its kind. The program caters to patients whose treatments from mainstream medicine have failed, reports the AP.

At OHSU's clinic, patients consult with a group of four practitioners: an intern from Western States Chiropractic College, a licensed acupuncturist, a resident of naturopathic medicine and a fourth-year medical student. Supported by a \$1.5 million grant from the National Institutes of Health, the clinic aims to help train future medical doctors to work with these disciplines in a collegial way.

## ACBN to Grandfather Diplomate requirements through April 30

FRONT ROYAL, VA - The American Clinical Board of Nutrition (ACBN), formerly the American Chiropractic Board of Nutrition, has announced it will allow the grandfathering of chiropractors meeting eligibility requirements to obtain the Diplomate certificate in nutrition from January 1, 2003 through April 30, 2003. Once the ACBN is accredited through NCCA, no further grandfathering can be allowed. For further information visit [www.acbn.org](http://www.acbn.org).



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The MCA has a Supporting Membership category for suppliers of goods and services. We encourage all members to consider them when buying products or services.

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*Rhoda Dowie*

## 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.

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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.

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# ACA UPDATE

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along with Dr. Ken Luedtke and Bill Gerard regarding the lawsuit. When the discussion ended, McAndrews commented that among the 65,000-plus employees of HHS, there wasn't a single chiropractor. The secretary didn't believe it. George asked him to check it out. We believe that with the exception of Dr. Christine Goertz who worked for NIH, there has never been a full-time chiropractor appointed in any of the HHS agencies. It took us a while to make this happen, but we were finally successful. We are continuing to push the Department to hire additional doctors to key policy making positions in the agency.

## ACA BLASTS SHOWTIME

In a strongly worded letter to the cable network "Showtime," the ACA has made its feelings known loud and clear that the network's broadcasting of an anti-chiropractic program featuring Penn & Teller was outrageous and unacceptable. Should any of your patients be concerned about this Showtime broadcast, I encourage you to share ACA's letter with them. The letter can be found here: [www.acatoday.com/media/record/showtime.shtml](http://www.acatoday.com/media/record/showtime.shtml)

Please continue to let Showtime Networks know how you feel about its ridiculous portrayal of our profession. Letters can be sent to:

Matthew Blank, CEO & Chairman  
Showtime Networks  
1633 Broadway  
17th Floor  
New York, NY 10019-6708  
(email: [blank.matthew@showtime.com](mailto:blank.matthew@showtime.com))

And to:

Jerry Offsay, Programming President  
Showtime Networks  
10880 Wilshire Blvd. Suites 1500 & 1600  
Los Angeles, CA 90024  
(email: [offsay.jerry@showtime.com](mailto:offsay.jerry@showtime.com))

Despite the baseless attack administered by Showtime, the ACA has secured some outstanding positive coverage for chiropractic in the media of late.

In its June 2003 issue, *Prevention* magazine - the largest health/fitness magazine in the country - will be running an article featuring the success story of a chiropractic patient of ACA member Allen Unruh, DC. This

particular patient was given her life back thanks to chiropractic care, and the world will soon read about it when the article appears in the magazine. *Prevention* enjoys a circulation of over 3 million readers. The article will provide ACA's toll-free number, which readers can call to locate ACA members - like you - in their community.

Additionally, the Associated Press (AP) recently contacted the ACA for an interview and then published a terrific story about doctors of chiropractic treating truck drivers. The article, which features ACA national spokesperson Jerome McAndrews, DC, is currently being picked up by newspapers across the country.

Finally, Scott Bautch, DC, immediate past president of ACA's Council on Occupational Health, is quoted in the February issue of *Men's Fitness* magazine on the subject of airplane travel - a subject on which ACA has released information in the past.

## ACA URGES CONGRESSIONAL REPEAL OF VACCINE (THIMEROSOL) PROVISION

TO: Members of the U.S. House  
Members of the U.S. Senate  
January 31, 2003

### BACKGROUND:

In the 107th Congress, during the process of considering and ultimately approving legislation mandating the establishment of the Department of Homeland Security (HR5005), a provision was included in the legislation that would shield Eli Lilly and Company and other drug manufacturers that make mercury-based vaccine additives (such as thimerosal) from lawsuits filed by parents that contend that vaccines that included mercury-based additives caused their children to develop autism. The provisions intended to shield Lilly and others amended Section 2133 of the Public Health Service Act (42 U.S.C. 300aa-33) dealing with the National Vaccine Injury Compensation Program, and were included as Sections 1714-1717 of HR 5005, that was signed into law November 25, 2002 as Public Law 107 - 296.

Legislation to repeal Sections 1714-1717 of P.L. 107-296 have now been introduced in the House (HR237) by Representative Dan Burton and in the Senate (S105) by Senator Debbie Stabenow. Repeal provisions similar to HR237 and S105 have been included in SJ Res 2, the 2003 Omnibus Appropriations bill currently under consideration by Congress.

## ACA POSITION AND RECOMMENDED CONGRESSIONAL ACTION:

The ACA finds the vaccine-related provisions of P.L. 107-296 intended to shield Lilly and other drug manufacturers from liability to be highly objectionable. The ACA believes it is grossly unfair to deny injured parties an opportunity to obtain appropriate legal redress through the court system via a special-interest protection mechanism such as Sections 1714-1717 of P.L. 107-296. The ACA strongly urges Congress to support the repeal of these provisions as specified by HR237 and S105, and to incorporate the suggested repeal into law at the earliest possible opportunity during the 108th Congress.

For additional information or questions regarding this matter please contact the ACA Department of Government Relations at (703) 276-8800.

## "101<sup>ST</sup> SENATOR" DUKE SHORT TO JOIN LEGISLATIVE TEAM

ACA is pleased to announce that veteran hill staffer and doctor of chiropractic Duke Short, DC, has agreed to join ACA's legislative team as a special legislative consultant. Dr. Short brings more than two decades of Capitol Hill experience to the table, with many of those years spent as a senior advisor to the United States Senate Judiciary Committee.

Serving most recently as Senator Strom Thurmond's (R-SC) chief of staff, Dr. Short has been instrumental in helping the ACA achieve legislative victories for the chiropractic profession. The most recent victories include chiropractic inclusion in the National Health Service Corps (NHSC) student loan reimbursement program, the Department of Defense (DoD) and the Department of Veterans Affairs (DVA).

*Dr. Short, a graduate of Palmer College of Chiropractic in Davenport, IA, has often been referred to as the "101<sup>st</sup> senator" thanks to his tireless efforts as a Senate staff member; as Senator Trent Lott (R-MS) pointed out in the Nov. 18 issue of the Congressional Record. "I know many senators have gone to Duke and sought out his counsel as one of our longest serving and most effective staff members," explained Lott. "In many ways Duke has been the Senate's un-elected 101<sup>st</sup> senator."*

ACA plans to use Dr. Short's tremendous experience and expertise immediately as the association seeks to advance its 2003 legislative agenda.

# MCA *Web Notes*

## Association Headquarters E-Store is Here! Register for Educational Programs Online With New Secure Online Marketplace

Chiropractors interested in continuing education (CE) programs offered by the Maryland Chiropractic Association (MCA) can now register for such events online with a credit card through a secure server in an effort to provide expanded online service.

Prior to this, program participants had to either fax or mail program registration forms into MCA headquarters or register on site. Now with a few mouse clicks and keystrokes, interested parties can register with a credit card online at the Association Headquarters E-Store. In a costs-sharing move, the Association Headquarters E-Store will provide the online transaction capabilities to a handful of Maryland state associations including the MCA.

The online transaction process is a fairly simple one. For instance, you can access information on the 2003 March CE Forum at <http://www.MarylandChiro.com/2003marchceforum.html>. Here you will have the option to either "Register Online at our Secure Store Now!" or "Download the Registration Form Here and fax/mail it in to MCA." If you click on the link for the first option to register online, the Association Headquarters E-Store will pop up featuring the March CE Forum.

This page features a breakdown on prices for registration. To register find the appropriate registration category. Next, use the pull-down menu under the "OPTIONS" heading to select which Sunday program you would like to attend and choose the appropriate registration category (STEP 1). Finally, type in the amount of registrations you want next to the "Quantity" field (you must select at least 1) and click on the submit button (STEP 2).

Upon clicking on the submit button, you will be taken to the Order Review page. Here you can change your registration category or the number of items to purchase by hitting the "Edit" button. If you are satisfied with what you have checked, then hit the "Check Out" button (STEP 3).

Finally, after hitting the "Check Out" button you will be taken to a form in which you can fill out your billing information (STEP 4). If you have made prior purchases at this E-Store, you can simply type your customer ID in the first field and hit enter - this will retrieve your previous billing information.

If you are registering for individuals other than yourself please explain this along with their names in the "Special Instructions/Comments:" section (STEP 5). Then, choose your payment option and click the "Continue" button (STEP 6). This will take you to a final page to review your order. When you are ready to proceed, click on the "PLACE ORDER" button.

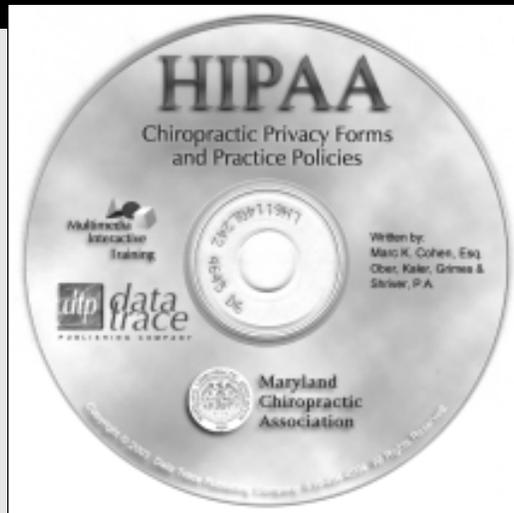
Next, in order to post your credit card information to the secure server please click on the "ENTER SECURE AREA" button. Type in your credit card information and hit the "PLACE ORDER" button. Congratulations, you have completed your purchase!

If you have any questions concerning the Association Headquarters E-Store please contact Eric Grammer at (410) 752-3318 or [eric@assnhqtrs.com](mailto:eric@assnhqtrs.com). For information on the SSL technology used by the E-Store please visit Netscape at <http://wp.netscape.com/security/techbriefs/ssl.html>.



# HIPAA implementation is right around the corner, and the MCA is working hard to be able to help Maryland chiropractors comply with the new law.

**Great News!!!!** MCA has ascertained copies of a dynamic CD-Rom which will provide you copies of Chiropractic Privacy Forms and Practice Policies. Normally only available as part of a 2-CD set costing up to \$300, the MCA is able to offer its member doctors the CD for a fantastically reduced price. *We do have a limited supply of the CD, so we encourage you to order yours NOW. Included with the CD will be an excellent document that has been developed by the MCA's Membership Committee. It specifically explains how chiropractors should use all these forms.*



Available to MCA members Only, the price is only *(includes shipping and handling)*:

- \$25 To Doctors who attended the MCA's October HIPAA Seminar**
- \$70 To Other MCA Members**

While the explanatory document that will be included with your CD should answer most of your questions, the optional second CD is a wonderful training tool for you and your staff. It contains a Pre-Test, Gap Analysis, General Training, and Job-specific Training with customized scenarios. The cost for the complete set is:

- \$225 For MCA Members**
- \$295 For All Other Maryland Chiropractors**

**Time is running out . . . and the supply is limited . . . we encourage you to order your CD today!**

Yes, please rush to me the following HIPAA Compliance CD:

- Forms and Policies CD Only *(Available to MCA Members Only)*
  - I attended the MCA's October program **(\$25.00)**
  - I did not attend the program but am an MCA Member **(\$70.00)**
- 2 CD Set of Forms and Policies and Training Program
  - MCA Members **(\$225.00)**
  - Prospective Member **(\$295.00)**

Name: \_\_\_\_\_ Phone: \_\_\_\_\_

Address: \_\_\_\_\_

City/St/Zip: \_\_\_\_\_ Fax: \_\_\_\_\_

Method of payment:  check enclosed  charge my credit card

Acct No: \_\_\_\_\_

Exp: \_\_\_\_\_

Signature \_\_\_\_\_



# MCA Past President Howard Lewis Reflects Upon Three Decades of Practice

**D**r. Howard Lewis began practicing chiropractic in the early 1970s working for Dr. David Foster in West Hollywood, CA, while completing his residence in radiology. He currently practices in Fallston, MD and serves on the Maryland Chiropractic Association Board of Directors as Past President. Specializing in Cranial Facial Pain Syndromes and Temporal Mandibular Dysfunction, Dr. Lewis has lectured at many seminars and conventions throughout the United States and Japan on chiropractic techniques and X-ray procedure and interpretation. *MCA Journal* recently got a chance to quiz Lewis, the only Board Certified Chiropractic Radiologist in the state of Maryland, on his views of the profession's present and future status.



Dr. Howard Lewis was the center of conversation at last year's Legislative Breakfast in Annapolis. Pictured left to right are Del. Charles Boutin of Harford County, MCA Treasurer Dr. Duane Sadula, Lewis, Dr. Dan Wise, and Del Robert Baldwin of Anne Arundel County.

**MJ: As a member of the MCA Board of Directors, can you share with our readers what you think are some important issues, programs, or initiatives the MCA is working on?**

**HL:** I think a crucial initiative we are working on is our association with Alternative Methods, Inc. to enhance our coverage in the self-insured ERISA Market.

**MJ: Who has been your professional mentor?**

**HL:** Major Bertrand DeJarnette, D.O., D.C.

**MJ: What made you decide on a career in chiropractic?**

**HL:** I visited with a good friend from high school and college while he was attending the Los Angeles College of Chiropractic in Glendale, CA and became very interested in the profession.

**MJ: As you look back on your time on the MCA Board of Directors, what are some of the things you are proud of and what are you going to miss?**

**HL:** I am proud that we have always managed to remain unified in only one state association, therefore maintaining a very good statute for the profession and very good insurance equality.

**MJ: What is your future vision for the MOA? What would you like to see?**

**HL:** I envision the MCA continuing as a proactive association leading us to total equity with other health care providers.

**MJ: What do you consider your finest professional and**

**personal accomplishments?**

**HL:** I am proud and satisfied that I was able to become a diplomate in radiology. I am also very pleased to have been able to serve as an officer of this association, and of the Maryland State Board of Examiners

**MJ: How has chiropractic changed since you first started?**

**HL:** We now have much more respect from the allopathic health care community.

**MJ: What changes do you feel will take place in chiropractic in the future?**

**HL:** We will become a primary portal of entry for musculoskeletal conditions, covered by all health plans.

**MJ: How has membership in MCA helped you professionally?**

**HL:** Membership

has allowed me to have fellowship with my colleagues, and to make a difference through my participation.

**MJ: Finally, what advice would you give to chiropractors who may be thinking of joining MCA, but have not done so yet?**

**HL:** Join now and get involved!

## THE HOWARD LEWIS PROFILE

Family	Wife Cynthia, sons Vaughn (38) and David (25), and daughter Amy (27).
Favorite way to spend a weekend	On the bay.
College	Los Angeles College of Chiropractic, 1971, D.C.
High School	Edgewood High School, Edgewood, MD
His success in the industry can be attributed to	Honest enjoyment and pride in being part of the profession.

# Securing Your Retirement Dollars

James E. Adkins, Moore and Associates | Registered Representative for NYLIFE Securities

Managing money is a lifetime challenge – one that can be made easier with planning.

Planning for retirement is especially important to ensure that those “golden years” are pleasurable and financially secure.

There are three parts to a well-constructed retirement plan: Social Security, a company pension, and personal savings. If you currently are employed and if you have met the requirements, you will receive a certain amount of income from social Security when you retire. You also may be eligible to participate in your company’s pension plan, if one is offered.

However, building your personal savings and other assets for retirement may be more challenging, since this involves determining how much you have left to invest after meeting your current financial obligations.

## **ANALYZING YOUR NEED FOR LIFE INSURANCE IN RETIREMENT**

As you look ahead to retirement, consider the role your life insurance will play in your overall financial plan. If you are near retirement and still have dependents who need protection from financial hardship if you die, you probably should have life insurance. But if you no longer have dependents, or if you have amassed adequate resources to care for your survivors, the amount of life insurance protection you need may lessen.

What, then, do you do with your life insurance policy? If you own a whole life insurance policy you have several options:

- Keep the policy in force indefinitely by converting it to a paid-up policy. You pay no more premiums, but the amount of insurance is reduced. The accumulated cash value remains intact, and you retain the option of borrowing against it.
- Use the policy’s accumulated cash value to purchase an annuity, which can provide a guaranteed lifetime income. Or, you might use the cash value to purchase another financial product. However, be aware that income taxes likely will be due. Taxes will be based on the sum of the cash value plus dividends you receive that exceed the premiums you have paid while the policy was in force.\* If you keep the policy in force as paid-up insurance until death, no income taxes will be payable.

Regardless of the type of life insurance policy you have, it is a good idea to review your coverage and options with your agent as you approach retirement age.



## **UNDERSTANDING RETIREMENT INVESTMENT PRODUCTS**

How can you build up your personal income for retirement years? In addition to taking advantage of the options you may have with your life insurance policy, there are other retirement products that can help you accumulate money, such as

individual retirement accounts, salary reduction plans, Keogh plans and annuities.

## **INDIVIDUAL RETIREMENT ACCOUNTS**

An individual retirement account (IRA) can be an essential part of your retirement plan.

In general, if you, or you and your spouse, are not covered by a company pension plan, you may contribute up to \$2,000 each year to a traditional IRA, deducting your contribution from your taxable income. In a one-income family, additional contributions may be made on behalf of a nonearning spouse. If you are eligible for a company pension, you may make only a non-deductible contribution to an IRA. However, those contributions will earn tax-deferred interest until the money is withdrawn. Even if you or your spouse is an active participant in a retirement plan, you still may be able to make a tax-deductible contribution if your income is below a certain level. Because IRA money is designated for retirement, there may be tax penalties if you withdraw money before age 59 1/2. You must start to withdraw when you reach age 70 1/2.

In addition to the tax-deductibility of contributions to traditional IRAs, earnings in a traditional IRA grow on a tax-deferred basis, free from taxes until the money is withdrawn.

Additionally, the Tax Relief Act of 1997 created a new kind of IRA. Money contributed to a Roth IRA is not tax-deductible, however this money will grow, tax-deferred, and neither the principal nor the earnings are taxable when withdrawn (provided that certain conditions are met.) Certain income limitations apply. Note that your combined contribution to a Roth IRA and traditional IRA cannot exceed \$2,000 per year. Consult with your tax advisor to determine which IRA will best meet your needs.

## **SALARY DEDUCTION PLANS**

If your employer offers a 401(k), you can put away part of your salary and defer the payment of income taxes until the money is withdrawn. Money may be withdrawn when you retire, or if you become disabled, leave the company, or suffer financial hardship. However, like IRAs, there are strict rules which apply to early withdrawals.

## **KEOGH PLANS**

If you are self-employed, even part-time, you may have a Keogh plan and put away still more tax-sheltered money for retirement. Contributions are deductible and grow on a tax-deferred basis. You may put your Keogh money into any of the investment vehicles available for an IRA. Unlike a traditional IRA, you may contribute to a Keogh as long as you are earning income from self-employment, even after age 70 1/2, so you may be withdrawing at the same time you are contributing.

## **ANNUITIES**

While you can outlive the proceeds of your IRA, your Keogh plan or your investments, some annuities provide you with the option of receiving a guaranteed income for life.

Immediate annuities generally are purchased by people of retirement age. Such plans provide income payments at once or soon after purchase.

Deferred annuities are plans under which you arrange to have income payments start at some future date. Interest on the money contributed builds up on a tax-deferred basis. Such plans often are used by younger people to save additional money for retirement. Under a deferred annuity, if you die before the annuity payments begin, the accumulated value of your contract is paid to your designated beneficiary.

An annuity has tax advantages. In a deferred annuity, the interest credited to your account builds up free of current income tax. You pay no tax until you get the annuity’s benefits. If you withdraw the accumulated value of your annuity contract before retirement age, however, there can be significant tax penalties.

As you begin to assess what investment options are appropriate for you, do not forget to take advantage of the information you can get from financial planners, insurance agents, attorneys and other professionals.

New York Life does not provide tax, legal, or accounting advice. Please consult your professional advisors regarding your situation.

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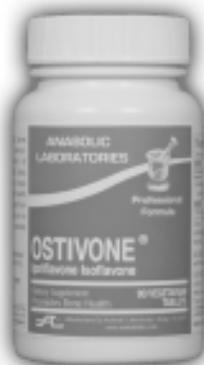
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 **ANABOLIC LABORATORIES**

# U C-PAC

Need

James LeVan, D.C.  
C-PAC Treasurer

Greetings from Chicago! Oh, wait, this is Silver Spring! It just feels like Chicago because it's been snowing for what seems like weeks with temperatures consistently in the teens. As I write this I am snowed in and can't help thinking of the winters I spent in the suburbs of Chicago at what was then the National College of Chiropractic. A storm like this one was more the rule than the exception. And as much as I hated the weather, I have to say I enjoyed the learning process, which was so intense it was almost all-consuming. Weeks, even months could go by without really thinking about anything but classes, lectures, tests, study groups; the rest of the world was far away. The funny thing is that now I rarely think of those years. I suppose that's an indication that I've become an Old Fart (shudder).

I remember when I first started practicing (just saying that is another sign) there were a bunch of Old Farts who seemed to be everywhere. They were on the MCA Board of Directors, they were on the Board of Examiners, they were involved with political campaigns and legislative efforts, they set up continuing education classes, they put out newsletters, they organized conventions; the Old Farts were large and in charge. But there was some new blood, guys like Jack Murray and Audie Klingler, so I started getting involved with MCA functions and volunteering for committees. Gradually there were a whole bunch of younger people who got involved with the activities of our profession and the Old Farts stepped back and let us take their places. That is a natural process and helps insure the health and survival of the profession. And now I'm an Old Fart and I wonder where the next wave is.

There are some younger people getting involved and assuming responsibilities. John DeMaio and Ronda Sharman come to mind. But there should be more. I go to CE classes and conventions and see scores of people who seem energetic and full of ideas, but I haven't seen them at committee meetings, board meetings, helping out at functions, submitting articles to the MCA Journal. If the idea of giving back to the profession dies, the profession will die. Maybe it looks like everything is running smoothly and there is no need to get involved. It turns out there is a lot of hard work that goes into making things run well. The people who do that work will not be around forever. The people who are going to take their places should be working into the system now so the transition can be natural and seamless.

I know that my normal job is to beg for money for C-PAC, and I hope that lots of people will contribute when they renew their MCA membership like they did last year. But I know without a doubt that money isn't enough (Did I really say that?) and we must get more young people interested in the functioning of our profession. Fresh faces, new ideas are what will keep chiropractic strong and vital in Maryland. Please think about it and be a part of shaping the future.

## **President** **(\$1,000 or more per year)**

Maryland Chiropractic Association  
Dr. Keith Scott

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Dr. Enid Cruise-Brooks	Dr. Vaughan Dabbs
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# Continuing Education Forum Offering up to 15 CE Hours

The upcoming March 8-9 Continuing Education Weekend will offer up to 15 CE hours, including the compulsory AIDS and Risk Management CE. Participants will have several options to participate, including up to 10 hours for chiropractic assistants.

## SCHEDULE OF CLASSES

### Saturday March 8

- 10:00 a.m.** "Implementing Modern Rehab for Whiplash Into the Chiropractic Practice" - *John Lockenour, DC*
- 2:30 p.m.** "Adjustment Gems: Treatments That Work" - *William Austin, DC, CCSP, CCRD*

### Sunday March 9

- 8:30 a.m.** "Infection Disease/AIDS CE" - *Bruce Gilliam, MD & Gregory G. Grevera, MSN, CRNP, ACRN*
- 1:15 p.m.** "Compliance and Investigation" and "Chiropractic Assistants and Regulatory Change" - *James Vallone, J.D. (Risk Management Credits)*
- or*
- "CPR" - *No CE hours earned. CPR is required to maintain your license.*

Further information, including the CE Sunday for chiropractic assistants available online at <http://www.MarylandChiro.com>.

## 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*

Up to 10 CE Hours

**June 28-29, 2003**

BWI Airport

Featuring David Seaman, DC

12 CE Hours

**October 10-12, 2003**

ANNUAL CONVENTION

Clarion Fontainebleau

Ocean City, MD

Featuring Kurt Larsen, DC, FICS

Up to 15 CE Hours

## Classifieds

**Chiropractic Assistant Wanted** — Chiropractic Assistant wanted for chiropractic office in Laurel. Great and fun place to work. Call 301-490-7785. (3/03)

**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** — Maryland D.C. with P.T. privileges needed for clinic in Washington area. Base salary with incentives offered. Call 301-434-6932 or fax resume to 301-434-0920. (5/03)

**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)

**Associate Wanted** — Immediate opening for Maryland licensed chiropractor for personal injury clinic(s). Excellent salary / benefits. Please respond by phone: (410)768-3600 or fax: (410)768-3731. (3/03)

**Associate Wanted** — Opportunity to earn while you learn. Associate/partner wanted for well-established family practice in Parkville/Towson area. Call Dr. Robert Frieman at (410) 668-4000. (5/03)

**Associate Wanted** — For established NE Baltimore County practice. Must have PT privileges & excellent communication/clinical skills. Call Dr. Joel Goldwasser at 410-484-6718 or fax CV to 410-882-6767. (5/03)

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

**Office Coverage** — Vacations, Holidays, Seminars, or Emergencies? Leave your practice in capable hands. I am an experienced former clinic owner (4 years) and licensed D.C. with P.T. privileges. Call (410)365-6891 or email ggamaraldc@yahoo.com. (3/04)

**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 contact docchiro21@yahoo.com or 410-884-7039. (3/03)

**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 (5/03)

**Practice For Sale** — Downtown Baltimore office for sale. Established for 3 years, turnkey operation. Contact Dr. M Yousefi at (301) 585-3200. (3/03)

**Equipment For Sale** — Neurometer Eagle new-\$9,500 sell for \$3,500 OBO; EKG Spirometer Schindler new-\$12,500 sell for \$4,000 OBO. Both like new accessories - call Vicky (410)263-3343. (5/03)

**Equipment For Sale** — Modality, massage and flat bench drop tables. Reception chairs, water cooler and other furnishings. Call Dr. Lipschutz (301) 762-6686. (3/03)