

JMCA Journal

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ACA Update

By Bill Lauretti, DC

Maryland ACA Delegate

Cabinet Secretaries Address Controversy, Praise Chiropractic During NCLC Appearances

This year's National Chiropractic Legislative Conference (NCLC) on Capitol Hill in early March was a resounding success, and included the appearance of two Department Secretaries who are members of President's Bush's Cabinet. The personal visits by Secretary Anthony Principi of the Department of Veterans Affairs and Secretary Tommy Thompson of the Department of Health and Human Services were unprecedented—even the representatives and senators from Capitol Hill who spoke at NCLC were impressed by the ACA's ability to attract such high-profile dignitaries.

NOW SHOWING: NCLC Videos & "Simple Justice"

For the first time, ACA offers video excerpts of NCLC speakers online. Hear what U.S. Cabinet secretaries and members of Congress think about chiropractic and the ACA's legislative efforts. To view the videos, go to www.acatoday.com/about/nclc2003/video.shtml.

Also available online is "Simple Justice," an inspirational nine-minute film, narrated by Dr. Carl Cleveland III, which examines the past and present struggles of the chiropractic profession. To view the film, go to www.acatoday.com/hot_topics/simplejustice.shtml.

(Continued page 4)

Eye on Annapolis

2003 Legislative Wrap-up

Joel Kruh

MCA Legislative Liaison

Good News Concerning Scope of Practice

The 2003 Maryland General Assembly concluded its work on April 7th. The good news for chiropractic is that there was no legislation negatively affecting your practices in areas of scope of practice, Board of Chiropractic Examiners or insurance reimbursement. The following are bills that did pass and are awaiting signature or veto by Gov. Robert L. Ehrlich Jr.:

HB753 – "Taxes and Revenues"

This funding bill coming out of the House Ways and Means Committee and Budget & Tax Committee of the Senate has the potential to affect your license to practice. The language of the bill reads as follows:

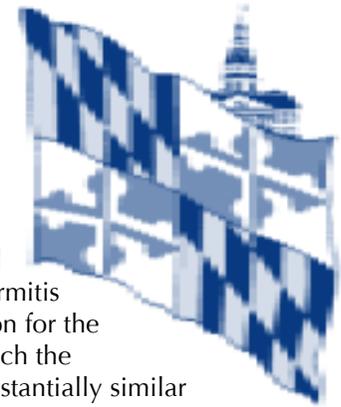
(A) A license or permit is considered renewed for purposes of this section if the license or permit is issued by a unit of state government to a person for the period immediately following a period for which the person previously possessed the same or a substantially similar license.

(B) Before any license or permit may be renewed under this article, the issuing authority shall verify through the Office of the Comptroller that the applicant has paid all undisputed taxes and unemployment insurance contributions payable to the Comptroller or the Secretary of Labor, Licensing and Regulation or that the applicant has provided for payment in a manner satisfactory to the unit responsible for collection.

The State Board of Chiropractic Examiners will be required to establish an electronic interface with the State Comptroller's Office to red flag chiropractors that owe back taxes.

It is extremely important that you either make sure your tax payments are up to date or through your accountant, or your office establish an installment payment plan with the State Comptroller's Office when you receive your tax bill which should be in your hands approximately 30-60 days after you file your state income tax returns.

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President's Update

Audie Klingler, DC

MCA Plans Busy Spring

Greetings. I hope everyone is looking forward to a nice spring and, hopefully, an early summer. It has been a very long winter, especially in our neck of the woods as I am sure it has been for the other areas of the state. First, on the agenda we have hired Casper Taylor, past Maryland speaker of the house, to join Joel Kruh on MCA's lobbying efforts. He will be assisting us with activities in Annapolis as well as working with our group to further the relationship with Alternative Medicine, Inc. (AMI) and James Zechman. The tasks that we have put forth for Mr. Taylor are to bring us to the table with large ERISA type employers that we have not been involved with, so that we can expand the patient base for chiropractors in Maryland. Mr. Zechman of AMI will be working with Mr. Taylor as well as Mr. Kruh and myself in furthering contract negotiations with several of the large groups and we will show the efficacy of chiropractic and the cost savings that the companies will save if they utilize chiropractic care. Mr. Zechman has utilized an HMO and PPO product in Illinois and has proven to be very beneficial as well as instrumental in saving large groups hundreds of thousands of dollars and has advanced chiropractic in that particular area. Hopefully we can do that here in Maryland. If you have any particular questions contact either myself or Mr. Kruh and we will try to answer any particular questions. You do not have to be a member of AMI; you can join if you like. There is a fee to join, but I believe that your fee will be well worth the benefits that will come in the near future.

On a Medicare update, as you know Medicare has approved the 1.6 percent increase and if you ever have any questions about what Medicare allows you can go to www.trailblazershealth.com and obtain the fees as well as any type of regulations regarding HIPAA.

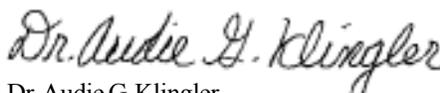
Speaking of HIPAA, hopefully everyone is now HIPAA compliant. The CD's that our association has are very helpful and particularly cost effective. I would like to thank Dr. Schmidt, Mr. Cohen, and our labor intensive staff in rectifying the previous problem that we had and bringing forth a quality product.

Maryland is a unique area in which we only have one state association and I think that the unity that we have within our state has to be one that we must keep in check at all times. I would like all groups to try to unite and work with the Maryland Chiropractic Association to further chiropractic in the state. I believe we must set aside our philosophical differences and try to work as one group. I believe that if you will look at past problems with our national organizations that you'll see that when you have different groups working for different factions that problems occur.

I do believe that all factions should be heard while working within a unified group, but I believe that the majority must rule in making decisions and I hope that all people would understand that once a majority vote is taken that they stand behind the vote of the majority.

So much for the political agenda, I believe that our state association is moving onward and upward. The addition of AMI and Mr. Taylor as well as the years of service from our famed Mr. Kruh will only lead us to bigger and better things in our future. Please join us as a group. It has been my privilege to serve you and I hope everybody jumps on board and works with us. Have a great summer. Looking forward to seeing you at Dr. Lewis' house for the annual swim party.

Sincerely,



Dr. Audie G. Klingler

Governor Proclaims April Backpack Safety Awareness Month in Maryland

Concerned with the destructive impact the improper use of backpacks has on the spinal health of the state's children, Maryland Gov. Robert L. Ehrlich Jr. proclaimed April as Backpack Safety Awareness Month. This proclamation boosts MCA's efforts to educate Maryland's public concerning such injuries and how to prevent them.

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.

This year marked the first year the MCA participated in the program. The MCA 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 carrying back packs improperly.

"The Governor's support of this program in Maryland is encouraging news," said MCA Executive Director Thomas C. Shaner, CAE. "With this backing we can now continue planning the expansion of our awareness campaign throughout Maryland for next year."

Launched in 2002 by the Congress of Chiropractic State Associations (COCSA), the program targets 5th grade students, or those in the highest level of elementary school, who will be transitioning to lockers and carrying heavier loads. It is designed to educate students, parents and teachers about health issues associated with heavy backpacks and ways to prevent such injuries.

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.



THE NUTRITIONAL ADJUSTMENT

Dietary & Nutritional Supplement Strategies for Decreasing the Pro-Inflammatory State

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This 12-hour program presented by **Dr. David Seaman** will emphasize the nutritional concept of "de-flaming" a patient's biochemical state as opposed to popular "de-toxing" trends. Diet modification and the use of applicable nutritional supplements to improve the doctor's ability to treat, manage and improve various conditions routinely seen in the chiropractic practice will be extensively covered.

SEMINAR GOALS:

- Clarify the nutritional factors associated with subluxation.
- Outline the core supplements for inflammation reduction, neuromusculoskeletal problems, acute and chronic pain.
- Understand the role of nutrition in the healing process.
- Provide a practical nutritional model to apply to your practice.

TOPICS INCLUDE:

- Biochemical & neurological aspects of subluxation.
- Nutritional factors that augment nociception and subluxation.
- Omega 3 vs. Omega 6 fatty acid imbalances that drive inflammation.
- Osteoporosis vs. calcium nutritional protocols.
- Joint repair and healing as related to glucosamine and enzymes.
- Anti-inflammatory aspects of botanical, flavanoid & enzyme supplements.

For registration materials, meeting schedule, and to learn more about this exciting course

Visit **MarylandChiro.com!**

ACA UPDATE

(Continued from page 1)

MANAGED CARE INDUSTRY TAKES ANOTHER ONE ON THE CHIN: PERSPECTIVE FROM ACA LEGAL COUNSEL

In a landmark decision, The U.S. Supreme Court has again diminished the scope of the ERISA preemption of state laws. On April 2, 2003, the court (in a unanimous decision in the trial of *Kentucky Association of Health Plans, et al. v. Miller*) shielded from federal ERISA preemption an “any willing provider” law in Kentucky. The state law provides that any “health benefit plan that includes chiropractic benefits shall... permit any licensed chiropractor” willing to meet plan requirements “to serve as a participating chiropractic provider to any person covered by the plan.”

This is another in a line of recent court decisions adversely affecting the managed care industry. For years, all health care groups were attempting to pass legislation that weakened the ERISA preemption provisions, without success. The twin powers of the labor unions and business community blocked this from happening. It has been the courts that have effectively addressed the varied problems that have arisen from the federal preemption of state laws designed to protect the public. Mr. George McAndrews, Esq., and Mr. Tom Daly, Esq., believe that this court decision has significance beyond the Kentucky statute since the court specifically stepped away from its prior broader criteria in determining when a state law will be preempted by ERISA.

The court instead adopted new criteria that will enable states greater ability to enforce existing laws and establish new laws protecting the public from managed care and insurance company abuse. The bottom line is that it is now more difficult for a managed care company or insurance company to escape the requirements of state law under the ERISA preemption, and patients of chiropractors will have greater choice in the selection of provider. For more information, contact ACA’s legal department at (800) 986-4636. We will continue to dissect this decision and communicate our findings to the state associations.

DOWNLOAD A FACT SHEET ON GARDENING AND A CORRECT POSTURE MONTH KIT - THEY’RE FREE TO ACA MEMBERS

Now that springtime is finally here, many people will spend more time outside planting bulbs, mowing the lawn and pulling weeds. And while gardening can provide a great workout, all the bending, twisting, reaching and pulling can make for quite a pain the back.

That’s why ACA is offering a free For Your Health patient fact sheet on gardening safety tips-complete with camera-ready

artwork-to ACA members only! To access the fact sheet, ACA members can visit www.acatoday.com/media/tips/ and click on the “PDF” version of the gardening fact sheet from the list of health tips. You will need to enter your user name and password to access the PDF file (or call the ACA Member Information Center at 800/986-4636 for assistance).

Also, CORRECT POSTURE MONTH takes place in May. This year’s theme is home and office ergonomics. To help them prepare, ACA members can access a special kit online, complete with a sample Correct Posture Month news release and radio script, as well as tips on spreading the word in your local area. Download it at www.acatoday.com/media/tips/.

REVISED ACA MEDICARE MANUAL AVAILABLE

ACA’s Medicare Solutions Manual is the only chiropractic-specific Medicare resource reviewed for accuracy by the Centers for Medicare and Medicaid Services (CMS). This manual includes a step-by-step guide to billing and collecting, CMS modifiers and codes, an expanded section on documentation and information on P.A.R.T documentation.

To keep you up-to-date with any changes in Medicare, ACA has published the 2003 Medicare Solutions Manual Update, which includes updated sections and corrections regarding the Advance Beneficiary Notice (ABN), the appeals process, and documentation. The updates also include a revised ABN form, as well as an updated list of Part B state carriers and CMS Regional Offices.

Order your Medicare Solutions Manual and receive the 25-page 2003 Medicare Solutions Manual Update for FREE! ACA Member Price: \$39.95; Non-member Price: \$69.95. Order Item MSM2002.

Stay Updated! If you already have the Medicare Solutions Manual, you can purchase the updates for a special price: ACA Member Price: \$19.95; Non-member Price: \$29.95. Order Item MSMupdate.



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IN WHIPLASH AND SPINAL TRAUMA

Parts 1 & 2

June 7-8, '03 ~ Part 1

August 2-3, '03 ~ Part 2

in Baltimore



Dan Murphy, D.C.



Richard Christie, D.C., Esq.

As new research floods the health-care market, more of it is pertinent to you, the chiropractic practitioner. Dan Murphy uncovers the research that most benefits you and interprets it in helping you re-think your knowledge of the whiplash syndrome and understanding trends in patient care. Richard Christie applies this information—by teaching different thinking and communication skills—in a model that can be understood by both doctor and patient and used in examinations, treatment, and testimony to prove soft-tissue injury.

EVIDENCE FROM THE MOST RECENT RESEARCH THROUGH 2002

- Stay ahead of the pack by learning the 'gold standard' in whiplash care and med-legal management
- Become adept at understanding and explaining—with conviction—your patient's condition and the care you give
- Learn to use the 'model' that is hard to refute and can be used in treatment and testimony to prove soft-tissue injury

"'Iron-Murph' — always makes me proud to be a chiropractor."

— *Johnyee Beasley, D.C.*

"Intense! Dr. Christie's information was very useful... excellent court material!"

— *Mike Raper, D.C.*

"Excellent data and research which is applicable to everyday practice."

— *Cheryl Kalb-Silverman, D.C.*

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Chiropractic News & Note

Be Familiar with Both HIPAA and Maryland Disclosure Requirements

Annapolis, MD - The Health Insurance Portability and Accountability Act (HIPAA) went into effect on April 14, 2003. According to the Maryland Department of Health and Mental Hygiene (DHMH), individuals and organizations that work with health records will need to be familiar with both HIPAA and Maryland statutory requirements with regard to disclosure of health information.

The State Advisory Council on Medical Privacy and Confidentiality (SACMPC) has developed a comparison of Maryland law and HIPAA providing overviews of key areas and charts comparing the relevant sections of State and Federal law. The document can be viewed and printed from the SACMPC Web site at <http://www.dhmh.state.md.us/sacmpc/>.

Recent Study Finds Chiropractic May Treat Neurofibromatosis

CHESTERFIELD, MO – Chiropractic spinal manipulation may have a positive effect on patients with neurofibromatosis type 1 (NF-1) without spinal instability.

That's the finding in a recent study pub-

lished in the February issue of *The Journal of Physiological Therapy*. Researchers from the Logan College of Chiropractic discussed the case of a woman with a prior diagnosis of NF-1, who complained of low back and cervical spine pain with bilateral upper extremity paresthesias. The patient's treatment consisted of spinal manipulation of the lumbopelvic region with adjunctive therapy consisting of interferential therapy, heat and rehabilitative exercise.

The patient experienced a marked reduction in pain and improved functioning, indicating that chiropractic spinal manipulation could be used to treat patients with this multisystem disease.

Supreme Court Ruling to Aid Chiropractors

WASHINGTON, DC - Chiropractors may see more HMO beneficiaries, thanks to a recent Supreme Court ruling that will cripple HMOs facing state laws.

The Supreme Court ruled that states can force HMOs to open their provider networks, the Associated Press reports. A group of HMOs and industry trade associations challenged in the high court two Kentucky state laws, known as "any willing provider" laws. These laws force managed care or insurance companies to accept providers, who in turn, accept the care

plan's reimbursement rates and contract terms.

The ruling responds to a common problem with HMOs: People can't see their preferred out-of-network providers. In arguing the case, justices pointed to the limited choices people face when they would rather see a chiropractor than physician, the AP reports.

FDA Proposes Standards for all Dietary Supplements

ROCKVILLE, MD – The Food and Drug Administration (FDA) proposed a new regulation to require current good manufacturing practices (CGMPs) in the manufacturing, packing and holding of dietary supplements. The proposed rule would establish standards to ensure that dietary supplements and dietary ingredients are not adulterated with contaminants or impurities and are labeled to accurately reflect the active and other ingredients in the product.

The FDA is soliciting comments from the public and industry on how this proposed regulation can best achieve the goals of promoting accurate labeling information and preventing adulteration without imposing unnecessary regulatory burdens.

Visit <http://www.chiroeco.com/news/FDA-proposed-standards.html> for the rest of the story!



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Sunday, July 20Philadelphia, PA

Saturday, October 25New York, NY

8:00 a.m. to 5:00 p.m.

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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.



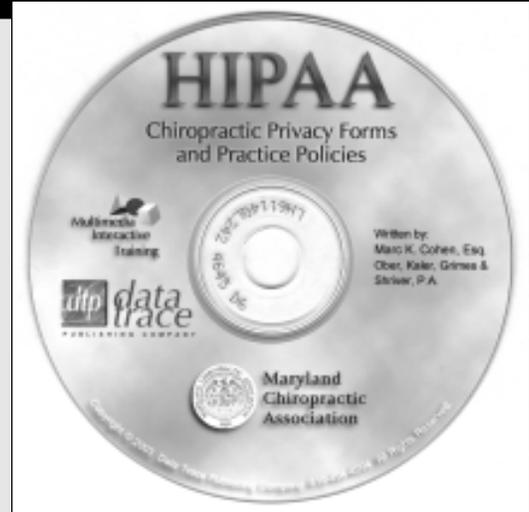
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Still have HIPAA questions?

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

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)**

Name: _____ Phone: _____

Address: _____

City/St/Zip: _____ Fax: _____

Method of payment: check enclosed charge my credit card

Acct No: _____

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Signature _____

Eye on Annapolis

(Continued from page 1)

HB 18 District Court - Small Claim Actions

This bill raises the exclusive jurisdiction of the District Court over small claim actions from \$2,500 to \$5,000 plus interest, costs and attorney fees, if attorney fees are recoverable by law or contract. There is relevance to chiropractic in raising the jurisdiction amount in that small claims may not be motioned up to the Circuit Court at a much higher expense cost and cases of \$5,000 or less will be tried in District Court in an informal manner. Chiropractic collection cases will now have double threshold and the ability of chiropractors to pursue District Court small claims across the state will be more accessible even without attorney representation.

Filing District Court Cases

As a follow up to HB18, filing District Court cases from your offices, without attorney representation, can be handled directly from your office. Your office staff should contact the District Court in your jurisdiction and obtain the DC/CV1 (REV 9/97) Complaint which is essentially self-explanatory. In the block marked The particulars of this case are: insert "See Attached" then type out the following (example for PIP collections against insurance companies):

1. That the plaintiff is a chiropractor licensed by the State Board of Chiropractic Examiners to render chiropractic and physical therapy to various patients.
2. That the plaintiff performed chiropractic and physical therapy to (patient's name) on various dates as stated in the attached statement.
3. That (patient name) executed an Assignment of Benefits authorizing the defendant to make direct payments to the plaintiff under Personal Injury Protection benefits with the defendant.
4. The attached hereto and made a part hereof is a detailed statement from the plaintiff showing the dates and reasonable charges for therapy.
5. That the plaintiff has made repeated demands upon the defendant for payment in full of the attached bill, but the defendant has arbitrarily made only partial payments and failed and refused to pay said bill in full.
6. That all charges incurred by (patient name) are fair and reasonable.

WHEREFORE, this complaint if brought and plaintiff claims the sum of \$_____.

SB 672 Health Insurance Provider Panels - Lists of Providers

SB 672 requires insurance companies to notify each prospective and existing enrollee at the time of renewal how to obtain the following information on the Internet or in printed form:

- (1) A list of providers on the insurance companies panel, and
- (2) Information on providers that are no longer accepting new patients.

Insurance Companies must update the information at least once a year. In print form and on the Internet, at least every 15 days.

HB 605 Maryland Health Care Commission - Evaluation of Mandated Health Insurance Services

(A) (1) The Commission shall conduct an evaluation of existing mandated health insurance services and make recommendations to the General Assembly regarding decision making criteria for reducing the number of mandates or the extent of coverage.

(2) The evaluation shall include:

- (I) An assessment of the full cost of each existing mandated health insurance service as a percentage of the state's average annual wage and of premiums for the individual and group health insurance market;
- (II) An assessment of the degree to which existing mandated health insurance services are covered in self-funded plans;
- (III) A comparison of mandated health insurance services provided by the State with those provided in Delaware, the District of Columbia, Pennsylvania and Virginia;

(3) The comparison described in paragraph (2)(III) of this subsection shall include:

- (I) The number of mandated health insurance services;
- (II) The type of mandated health insurance services;
- (III) The level and extent of coverage for each mandated health insurance service; and
- (IV) The financial impact of differences in levels of coverage for each mandated health insurance service.

(4) On or before January 1, 2004, and every 4 years thereafter, the Commission shall submit a report of its findings to the General Assembly.

What is the Best Way to ACCUMULATE DOLLARS for Your CHILD'S EDUCATION?

James E. Adkins, Moore and Associates

*Practice and Personal Insurance Planning
Registered Representative for NYLIFE Securities*



“Due to recent tax code changes, it may be time to re-examine which type of education savings programs is best for you”

— James E. Adkins, Moore and Associates

As college costs continue to rise, so do the number of education savings options.

Among them are the Uniform Gifts to Minors Act and the Uniform Transfers to Minors Act (UGMA/UTMA) Account, the Coverdell Education Savings Account (formerly known as an Education IRA) and the Section 529 account, named for a section of the Internal Revenue Code. Due to recent tax code changes, it may be time to re-examine which type of program is best for you.

UGMA/UTMAs are custodial accounts that allow individuals—usually parents or grandparents—to invest on behalf of a named minor. Contributions to UGMA/UTMAs are unlimited, but taxes must be paid on earnings and gains. UGMA/UTMAs have one feature that some custodians see as a fatal flaw: at the age of consent, usually 18 or 21, the child takes control of the assets. When that happens, the savings accrued over many years might not be used for the intended objective—college expenses.

Similar to an IRA, a Coverdell Education Savings Account is a tax-deferred savings account. New tax laws allowed contributions to increase from \$500 to \$2,000 in 2002. Depending on your income, your access to these savings vehicles may be limited. There are some advantages to the Coverdell Education Savings Account, such as: the

person who contributes to the account controls it, and assets can be transferred to another family member.

Withdrawals from a Coverdell Education Savings Account are also tax-free for educational expenses including qualified elementary and secondary schools. The relatively low contribution limit, however, makes this a limited means to pay for four years of college tuition—particularly if the beneficiary decides to attend a private university.

Greatly enhanced by recent changes in the federal tax code that became effective in 2002, 529 plans are state-sponsored savings programs offering a multitude of benefits including varying investment options. Maximum contribution limits vary state to state—from \$100,000 to over \$250,000—but you may contribute regardless of your income. And, although contributions are not federal tax-deductible, assets in a 529 account, including any gains or earnings, can be withdrawn federal tax-free for qualified educational expenses including tuition, fees, room, board, and some supplies. Please keep in mind there are fees and charges associated with a 529 account.

Non-qualified withdrawals are subject to income taxes at the account owner's tax rate plus a 10% federal tax penalty. State income tax treatment on 529 plan non-qualified withdrawals varies by state. The new tax bill exempting earnings as qualified withdrawals from

federal income tax expires on December 31, 2010, requiring the government to take some further action to secure these provisions prior to this date in order for them to remain in effect.

Unlike an UGMA/UTMA account, a 529 account owner retains control over assets, and the named beneficiary can be changed to another family member at any time.

Section 529 plans also qualify for a special gift tax exclusion. Contributions of up to \$50,000 per person can be made free of gift taxes, \$100,000 if the contribution is from a married couple, filing jointly. That's five times the annual gift tax exclusion. However, once the beneficiary receives the maximum contribution, any other contributions or gifts to that account within the five-year period will not receive the benefit of the exclusion.*

This choice is a very important and complex one. Consulting an investment professional can help you identify the plan that best fits your personal circumstances and financial objectives.

**If the account owner dies within five years of the funding date, the account owner's estate will receive only part of the deduction.*

James E. Adkins is a Registered Representative with NYLIFE Securities 6901 Rockledge Drive, Suite 800 Bethesda, MD 20817 and can be reached at (301) 214-6357. He works with the chiropractors throughout the states of Maryland and Virginia.

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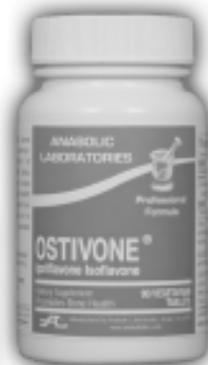
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James LeVan, D.C.
C-PAC Treasurer

Hello, friends and colleagues! I am sitting here typing this article when I should be outside in this beautiful weather playing golf or tennis. Consequently this is going to be a short message. As I'm sure you all realize, the session in Annapolis has ended with a lot of large issues left hanging. The fund raising requests will be rolling in and we want to be involved in the dialogue that will be going on during the break. The donations you've made in the last three months have brought life back to our treasury which was seriously depleted by the frenzy of last year's elections. For those of you who give yearly with your MCA renewal, thank-you for your continued support. For those who give monthly, your checks get us through the lean times. For those who haven't given lately, it sure would be nice to hear from you.... As always the list below reflects contributions received in the past twelve months, ending April 15, 2003. Thanks so much for helping out!

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(\$1,000 or more per year)

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**FOCUSING ON MARYLAND CHIROPRACTORS
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MCA & AMI Join Forces to Promote Wellness Model of Health Care

The MCA and Alternative Medicine Integration Group (AMI), together will promote AMI's Wellness Model of Health Care to increase the quality of preventative care and reduce illness and healthcare costs for employers and patients throughout the state of Maryland.

With a focus on preventative health care, AMI's Wellness Model integrates alternative medicine with conventional medicine to deliver services that focus on a person's total health, while including any treatments required by patients who are in need of emergency or critical care. The Wellness Model features open access patient choice for full scope supportive/maintenance care. All AMI doctors of chiropractic care are credentialed through a rigorous process that ensures the highest quality of patient care.

"We are excited to bring this Wellness Model to the state of Maryland in conjunction with the MCA," stated Jim Zechman, chairman and CEO of AMI. "In keeping with the MCA's visions and goals, we believe AMI's Wellness Model will expand resources and opportunities to the state's chiropractic community and its beneficiaries, as well as reducing the economic burden of quality health care coverage to the state's employers.

The MCA and AMI will explore avenues such as joint prescriptions, seminars, news releases, along with other activities to educate as many individuals and organizations throughout the state about the benefits of AMI's Wellness Model of Health Care.

Alternative Medicine Integration (AMI), based in Highland Park, IL, is the nation's leading company in providing fully integrated conventional and alternative health care to large self-funded employers, state and local government and insurance companies. The company offers PPO, HMO, Workers' Compensation and Executive Health programs. AMI's physician network includes MDs, DOs and DCs who integrate both conventional and non-conventional medical therapies under MD and DC medical director supervision. For more information about AMI, visit the company's Web site at www.altmedinc.com.

Education Calendar

Set these dates aside!

June 28-29, 2003

THE NUTRITIONAL ADJUSTMENT

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

To place a classified ad in the MCA Journal, please send it in writing, along with appropriate payment, to MCA, 720 Light St., Baltimore, MD 21230. The cost for a 25-word ad is \$15 for MOA members (2 issues for \$25) or \$25 per issue for non-members. The next issue is set for distribution on July 1, 2003. The deadline for classifieds is Monday, June 16.

Chiropractic Assistant Wanted — Certified C.A. to work P.T. hours, evenings and 1 day, in a progressive chiropractic office in Upper Marlboro. Please fax resume to (301) 574-9738. Start soon as possible. (5/03)

Associate Wanted — Associate wanted for Northern Baltimore PI practice. Excellent salary and benefits. Fax resume and salary requirements to 410-358-0119. (5/03)

Associate Wanted — Chiropractor with P.T. privileges wanted in Mt. Washington/Northwest Baltimore family practice. Call Dr. Eric Huntington at 410-377-6600. (5/04)

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 — 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 — 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 — Need a Break? If you're looking for an experienced, personable, licensed D.C. with P.T. privileges to cover your practice, look no further. Put your mind at ease and your office in the great hands of Dr. Rudick. Plenty of references available. Contact me at drrudick@comcast.net, (301) 949-5390 or (301) 385-2779. (9/03)

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)

Equipment For Sale — Neurometter 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)