



# MCA NEWS

September/October 2017

“Chiropractic is not designed to make you instantly feel better, it is designed to make you instantly heal better”

Healthsource of Hopkins

## News from The Office of The President



Greetings,

It is hard to believe summer is over and fall is upon us. The first 4 months in this new role have been spent learning more about the organization and how we operate for the good of all members. We now move into fall planning season for the next year including conference schedules, legislative actions and more member benefits for all. Time is flying by and I feel that I have so much to accomplish and do. I have a fantastic team and we have had three energetic boards meetings with the newest members present and all of us are committed to strengthening the organization even more.

As you know our MEWA (Multiple Employee Welfare Arrangement) meeting regarding our proposed self-insured group plan continues to move forward. Unfortunately, our numbers are not what we are expecting and we're finding a variety of reasons some have not completed their portion of the work, including not wanting to divulge tax records, waiting to see how it looks first or not understanding the savings we can provide. There is a sense of concern from members but I can assure you of the confidentiality in the process and our MEWA advisory board or current board members do not have access to any of this information. If we do not collect enough potential enrollees to show viability, everybody will be affected as we will NOT have a chance to move forward. If you think you might be interested, please speak with Robert Reed or myself so we can restart the process. Doing so does not place you under any obligation, all will still be able to say no thank you when we roll out the final products. There should be no extra costs for the set up if everyone can complete the documentation requested for financial records and census.

We have been in touch with the Maine Chiropractic Assistant Association and had a meeting recently to begin the process of merging our two organizations into one cohesive unit. To date

the response has been positive and we continue to move forward with our proposal to merge our two organizations to better serve each practitioner while our Chiropractic Assistants will play a greater role in helping this association being successful. We intend to bring Bylaws changes to the Fall Conference for a formal vote on this matter and if successful would look to complete all details by end of the year.

Our Executive Director, Robert Reed and our Lobbyist, John Royce are working in tandem on several pieces of Legislation which were passed but await funding to improve Mainecare reimbursement and allow payment for the exams required of the program. They, along with Dr. Andre Nadeau, are also working with the Governor's office and DHHS staff to look for increased visit limits and reformation of the Prior Authorization form for additional care. With next year being an election for Governor and a new legislature, John Royce will be spearheading our efforts to raise funds for the Presidents Club to promote Chiropractic and support candidates we believe will most assist our offices and the patients we serve. We will seek contribution from our members and I will ask you to be generous and to remember that it is not "what you know but who you know" that works and allow us to move forward with our agenda. Also important is for each of you locally to know your legislators both elected and as new candidates so please become involved as time allows.

Anita Knopp DC has been sitting at the Maine Health Data Organization (MHDO) for several years now and will step down and will be replaced soon. At the request of the Governor, we will have two nominees for appointment of one to the position. An official announcement should be coming soon and we are fortunate to have two young passionate doctors step forward for consideration to serve.

As you can see we have so much in process and much more to be accomplished. I am proud and excited to be your President and serve the MCA and celebrate our successes. This is only the beginning.

Best,

Luc J Dionne DC President of the MCA

## Legislative Updates



Andre Nadeau, Legislative Chair  
&  
John Royce, Legislative Liaison &  
Lobbyist



Dr. Andre Nadeau, Bob Reed and I met with the Medical Director of Mainecare to once again discuss an increase in the number of visits under the Mainecare system. This is the third meeting we have had and it went very well. The Department expresses a willingness to increase the number of visits and understands that the prior authorization system has an 80% refusal rate for Chiropractic which is far above the norm. We have another meeting scheduled for October to check on progress toward a fair and equitable solution. I am quite optimistic at this point that we will be successful. We have the Governors support which is helpful. If we can increase the number of visits plus get a fee increase and the exam paid for that would be a big step forward for Chiropractic. Our two Mainecare bills remain on the Appropriations table and will be considered for funding at the end of the legislative session which begins in January.

There is a referendum question on the ballot this November which will expand Mainecare to another 70 thousand people. The Governor vetoed the bill passed by the legislature expanding Mainecare so the supporters of expansion gathered enough signatures to put it on the ballot and it has an excellent chance of passage. That makes our efforts to fix Mainecare that much timelier.

I have been attending legislative fundraisers with several more to take place. That is part of the process and something most health care interests take part in. We have a long history of being supportive of those legislators that support Chiropractic. I am considering the proper way for the Association to do some internal fundraising. We must be careful to follow all the established regulations.

I am still attending meetings of the Alliance of Health Care Professionals and the Opioid task force.

# News From the MCAA

The MCAA board members have been working hard behind the scenes trying to make some positive changes that will impact our offices, our doctors and our association. We have heard over the years from many of you that it would be great if we could work closer with the doctors and provide seminars that CA's and our doctors could all attend together. You have asked to work closer with offices to provide more training in specific areas as well as the doctors have asked for the same. We think we have an amazing opportunity to share with all of you that we are excited for.



We are so excited to see everyone at our fall seminar in Portland on October 20-22. We have an amazing line up for our seminar speakers and we look forward to finally getting together and celebrate our association. We have amazing speakers, lots to discuss at our meeting and maybe even a few surprises. We look forward to and welcome all our members input into the future of our exciting association. Please be sure to register in advance so we have accurate counts for our speakers to prepare for.

Have you ever wondered how you could spend more time with your patients? Having a certified chiropractic assistant in your office could help you with that. A certified CA can help you with exams, they could provide ultrasound, e-stim, cold and laser therapy so that you would be able to see additional patients in your day. We offer the class once a year, generally in February and it is held for 3 weekends. We also offer a scholarship to the class as well. If you would like to know more about signing one of your chiropractic assistants up to take the licensing course, please contact me at [msoucy8@roadrunner.com](mailto:msoucy8@roadrunner.com) or I can be reached at [\(207\)623-8550](tel:(207)623-8550). I look forward to talking with you.

Please don't forget to find us online at [www.mainechiroassist.org](http://www.mainechiroassist.org) as well as on Facebook. We will post upcoming events at both places as well as other helpful tips and information.

## Health Insurance Program Updates

**As several of you have asked, I thought I'd provide an update on the "MEWA" - Health Insurance program we have been working on. There will be further discussion at the Fall Conference as well.**

**First, to date just over a third of all eligible offices have responded and provided the information requested. Unfortunately, that's not enough people to move forward. Until we have all the data we cannot get competitive quotes, rates and provide stop loss to cover any excess risk to the plan. Without the volume of lives insured that we expected to see the fixed administrative costs will be spread over a smaller group of insured thus causing higher rates for those insured. Without the volume of lives it is also difficult to find a stop loss**

**carrier willing to provide that insurance for excess losses should they occur. The information requested is only related to your chiropractic practice and typically just a few pages for all years requested.**

**Census information tells us who we think we would most likely insure in your home and office, but is NOT only for health coverage. Phase 2 of the project will likely include proposals and options for dental, life and disability programs at rates significantly less than you pay on the individual market. Knowing who we might insure for these products gives us the best opportunity for savings and maximum pricing arrangements.**

**In addition, the financial information is required for the Bureau of Insurance (BOI) as they need assurances we can cover any losses in excess of premiums paid but less than where the stop loss insurer would begin coverage. We will be required to build a reserve account of roughly 90 days minimum premium over the first 2 years and once we have that the risk is removed for any office. No one at the MCA will see your financial tax information, we have instead chosen to have MacPage of Augusta do the work and report it to the BOI.**

**As more than one Chiropractor has remarked – we are betting that our health as a group is better than that of those insured in the small group market in Maine from which we are now included. As we see double digit premium increases, more of the healthier people will leave these plans causing ever greater spikes to cover the expenses of the unhealthy who must keep the coverage. In effect, you currently subsidize the rest of the group and given our good health and lifestyle we believe we can maintain level premiums and potentially reduce them even more. Our program will allow us to move in a more positive direction.**

**To the outside world our plan would look like any other – anyone covered would have an Anthem or other carrier card depending upon who we chose to process our claims. We would have the same network of doctors as anyone else, same customer service and other features. In addition, we could tailor our plan to meet our needs and we would save from currently paying federal and state taxes, ACA fees and insurer profit margin already built in to your current coverage.**

**But the best is yet to come – we truly believe that there will be savings and that having this product will allow us to show Chiropractic means healthier living and lower healthcare costs. Two years from inception we can look back and tout our savings and healthy living using our results. We will prove that we are not a burden on the healthcare dollars being spent and in fact use less pharmaceutical and other items that generate substantial healthcare spending today. Our outcomes will show the state and potentially the country what chiropractic living means.**

# Congratulations



Congratulations to Dr. Zev Jr and Amber Myerowitz of Cape Elizabeth, ME welcomed Kai Joshua Myerowitz to the family on August 16th. He was born weighing 7lb 8oz and 21.5" long. Everyone is happy and healthy.

## Calendar of Events



October 20–22, 2017

MCA Fall Conference  
Doubletree, South Portland Maine  
Friday 5:00 PM Business Meeting (all members)  
Saturday 7:30 AM New Member breakfast  
Saturday 8:00 AM - 5:30 PM Classes  
Saturday 5:30 PM – 6:30 PM Vendor reception  
Sunday 8:00 AM – Noon Classes  
Sunday 7:30 AM Board Breakfast Meeting

## Vendor Voices

When we have an opportunity, we would like to showcase some of our vendors knowledge and products or services that may be new to the marketplace. This is NOT an endorsement of any kind but an opportunity to expand our understanding.

### *Your Payments Processor is Key to Your Cash Flow*

The Bureau of Labor Statistics finds that less than a quarter of small businesses survive beyond their first year; cash illiteracy is causing them to churn at an excessive rate, but partnering with the right payments processor can help. Here's how:

- 1. Quicker funding:** With the right service provider and technology, businesses can have money from card payments in their accounts within days.
- 2. Later “batch out” times:** If your business hours are later in the day, some processors will give you a later “batch out” time.
- 3. Expense Monitoring:** A payments processor should also provide detailed reporting for easy bank account reconciliation and accounting software.
- 4. Chargeback prevention:** Request an EMV-ready terminal to accept chip card payments. Otherwise, if a counterfeit card is swiped rather than dipped, the merchant is liable for that charge.

Richard Klein is Associations and Strategic Partnerships Manager for Clearent,LLC. Clearent is a complete payment processor that leverages its proprietary payments platforms to make doing business easier and more profitable for its sales partners





## Human Error – It's not at I.T. Thing

First, it was HBO and now it's Time Warner Cable. These are just a couple of household names we've seen in the news lately experiencing issues with data leaks and breaches. We're talking about industry titans with droves of I.T. personnel and high-grade security measures in place.

Vanity Fair sums up the HBO leak in an article titled, *Whoops! The Latest Game of Thrones Leaker Is HBO Itself*. Basically, HBO's Spain group accidentally leaked the highly anticipated season finale episode of *Game of Thrones* by making it "available on-demand to its Spanish subscribers several days early."

Gizmodo reports Time Warner Cable left 4 million customer records open on Amazon Servers, essentially making the information available to anyone who knew where to look. We're talking about usernames, email addresses, billing information, and more. It's not that the servers weren't protected, they were simply misconfigured. The culprit? Human error.

IBM has been talking about it since at least 2014 when they claimed 95 percent of all security incidents involve human error, discussed in a great article by SecurityIntelligence, *The Role of Human Error in Successful Security Attacks* (we think it's worth a quick read!).

All it takes is a simple oversight, a missed configuration, or a misconfiguration, and the entire organization and its customers can potentially be put at risk.

The reality is we face major challenges that are not borne of IT and not just solved by I.T.

Business leaders are learning quickly—and sometimes the hard way—that there is a critical human element to cybersecurity that cannot be ignored nor can be resolved by a simple technology fix. That's why it's so important to:

- Build a top-down culture of cybersecurity that takes the people in our organizations from the weakest link to the strongest defender.
- Establish a solid framework of simple, clearly defined policies and plans to educate our defenders on and act upon in times of need.
- Work diligently to instill a mindset of alertness and continuous improvement through audits, testing, and ongoing education.



The more aware and proactive every single person in and around the organization is—executives, employees, partners, and vendors alike—the less chance of a misstep or missed step. It, not just I.T., can be the difference between what that next newspaper headline reads for your organization.

***Stay Safe,  
Your Friends @ Launch Security***



Rob Simopoulos is a Partner at Launch Security ([www.launch-security.com](http://www.launch-security.com)), a local cybersecurity firm in Portland, ME working with small and mid-sized organizations. Launch Security provides cybersecurity thought leadership and offers simple programs incorporating three critical layers of safety: Framework, Culture, and Technology. Rob shares more than 20 years of experience in the security industry with a focus on helping organizations in and around New England. Rob can be reached at [RobS@Launch-Security.com](mailto:RobS@Launch-Security.com) or by phone at 888-508-9221 x101.

This next one comes to us from Deborah Zolla of Avant Wellness Laser Systems. Deb has been in the laser phototherapy world since January 2008, and passionate about alternative health and wellness therapies much longer. She considers herself most fortunate to work amongst the pioneers and trend-setters like yourselves at the MCA which affords her the opportunity to learn, grow, and share with like-minded individuals. Stop by her booth at the Fall Conference and mention this article!

## **Chiro Care VS. Opioids**

**When I ask my Chiropractor customers and friends, what percentage of their patients present with pain, their answers are consistently "100%-all of them".**



According to the American Academy of Pain Medicine, "*pain affects more Americans than diabetes, heart disease and cancer combined*". Fortunately, we live in a time of knowledge and options and today's patients are fully aware that chiropractic care is well known to reduce pain. The use of modalities can further enhance the great work you do, and are a viable option to pharmaceuticals, cortisone injections, etc.

Especially in light of the growing concern of opioid addiction and for the welfare of the patient.

**Laser phototherapy** is the modality I'd like to address here. Laser has a profound effect enhancing ATP to speed recovery. As nerve roots have both Afferent receptors (for incoming messages to the nervous system) and Efferent (for outgoing messages from the nervous system), laser provides Afferent stimulus for a proper Efferent response--to relieve pain and speed natural healing for your patients. Different laser wavelengths exhibit different properties and so, not all lasers are created equal. The following interview with Andy Hewitson, Owner, Avant Wellness & Engineer, LZ30 lasers, is for further clarity into laser features.

"The majority of therapy lasers use laser light in the red (around 635nm) and near-infrared (800-1000nm) wavelengths. Some lasers have one wavelength while others have both or even multiple wavelengths. In addition to variations in wavelength there is also a wide range in power, such as in the range of 20mW to 20W – a variation of 1000 times!

So how do you know what matters to you when everyone is telling you that theirs is the best because of some proprietary technology or features?

The bottom line is that all therapy lasers work. But they cannot all work exactly the same, right? Not with different wavelengths and vastly different power. So how do the various features influence the therapeutic results?

It will help to think of a therapy laser as a tool. Therefore, it must be fit for purpose. It should support and enhance your particular treatment approach enough to warrant the cost and overhead of use.

While price, support, ergonomics, aesthetics and other factors will influence your choice of device, they do not affect the tissue's response to treatment. This is only determined by the nature of the laser light emitted by the device.

Wavelength and power. These two qualities of the light matter more than anything else.

The therapeutic effects of laser therapy are the result of photo-chemical reactions (photons trigger chemical changes) and photo-thermal (photons warm tissue) reactions. Naturally there is more to it – these primary interactions trigger a cascade of biological processes that manifest as the observable treatment outcomes. But the key is that it starts with photons. So the math is simple. More photons = more effect. Higher power and/or longer treatment times will in most cases yield better outcomes.

Generally speaking, near-infrared laser is very effective at treating pain and accelerating local tissue healing. This makes it relatively easy to use as a "point and shoot" device. (Naturally, while practicing common sense.) So near-infrared laser works really well for the manifest aspect of a condition. Red laser is typically used as an adjunctive when dealing with the underlying cause. For example, one might use near-infrared to treat the knee pain, but red laser to treat the nerve root. Therefore, one cannot say that one wavelength is *better* than another. They are *different*, so what really matters is how it relates to your needs.

Pulsing matters too, but to a lesser degree. For example, a 100mw of pulsed laser will produce a much greater therapeutic effect than 10mw of pulsed laser. And a 100mW pulsed laser is, in most instances, only slightly more effective than a continuous (un-pulsed) 100mW laser."

# Member Classified Ads



Seeking F/T associate doctor for thriving practice in gorgeous waterfront community of Yarmouth Maine. Excellent pay, outstanding benefits including student loan repayment assistance, health, dental, STD & life insurance, 401K, HRA, FSA and dependent care. Great opportunity to work in a very successful 27 year practice. Excellent reputation in the community with a strong referral base. You will work in a beautiful and uplifting space with a scenic backyard along the river with a waterfall, fabulous long-term staff and all-around healthy work environment. Come help us change lives and the health of a community and live out your dreams as a natural side effect! Send email with resume to [rbrown@brownchiropractic.net](mailto:rbrown@brownchiropractic.net).

Looking for 2 energetic new/recent graduates for associate positions in 2 of our offices in Midcoast Maine. Amazing opportunity to make a difference with people of all ages with huge growth potential. Legacy practice with nearly 50 years of service in the community. Full time position with great pay and bonus potential. Be part of the largest group of practices in Maine. Contact Dr. Tim Coffin at [drtimhcoffin@gmail.com](mailto:drtimhcoffin@gmail.com).

Busy Winthrop Chiropractic office is seeking a full-time associate. Candidates must be energetic, compassionate, and focused on helping patients get results, as well as teaching healthy lifestyle choices. We are looking to add diversity to our existing practice. We currently offer Activator method, drop table, wellness care (on staff NP), nutritional services, and massage therapy. Looking for a doctor with great diversified adjusting skills who either knows Activator method or is willing to learn. Any other techniques are welcome. A generous compensation package will be offered to the right candidate. We would like at least a 2 year commitment, and are ideally looking for a long term associate. New grads are welcome to apply. Please email your CV to [dgrondindc@gmail.com](mailto:dgrondindc@gmail.com).



**Zenith Chiropractic Hi-Low Table This is an older table but is still in very good condition and all moving parts are working well.**

**We simply don't have a need for the table anymore and would be happy to see it being used and find a good home. We are willing to give this table away for free, preferably to a recent graduate just starting out who might have a greater need. You would need to arrange to pick it up at our office in Portland. Crystal Savage, Practice Manager**

**Portland Chiropractic Neurology  
959 Congress St. Portland ME 04102  
tel:(207) 699-5600**





## MCA Member Benefits



### VIP Tires & Service

- \$10 off every oil change
- 5% of Tire purchases
- 10% off parts and labor



### U.S. Cellular

- 15% off personal phone plans for employees
- 15% - 20% off business plans for the office



### Hertz Rental Cars

- 25% off standard rental rates (use our CDP#0002117987)



### TD Bank

- Credit card processing discount
- Affinity Merchant Servicing (coming soon)



### Staples

- Business Advantage Discount Program,
- Discounted office supplies in person or ordered online, plus 25% off copying, 10% bathroom and cleaning supplies, car rentals, flower deliveries and more.

### Advance Collection Services

- 25% flat fee for collections of accounts placed with them