

Chiropractic Cash Only Practice Manual

Practical advice on how to break free
of the “Health” insurance nightmare.

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The Cost of This Book

There are those who give little of the much which they have--and they give it for recognition and their hidden desire makes their gifts unwholesome.

And there are those who have little and give it all.

These are the believers in life and the bounty of life, and their coffer is never empty.

There are those who give with joy, and that joy is their reward.

And there are those who give with pain, and that pain is their baptism.

And there are those who give and know not pain in giving, nor do they seek joy, nor give with mindfulness of virtue;

They give as in yonder valley the myrtle breathes its fragrance into space.

Through the hands of such as these God speaks, and from behind their eyes He smiles upon the earth. - Kahlil Gibran

I like new patients to pay on the way out. We tend to under-promise and over-deliver in my office. In about 10 to 15 minutes, tops, people come in expecting me to alleviate their symptoms but they leave with much more. They leave with a whole new outlook on their ability to be truly healthy again. They leave with their power turned on, as a bright light bulb with unlimited potential. They leave after having been hugged and knowing that I genuinely care about them. When they pay the fee at the front desk, whatever that fee is, it is much less than the value they received. It is my hope that you receive more value from this book than you expected.

I would like you to set your own fee for this book. I would like the fee you pay to be equal to the fee that you get for giving an adjustment. The fee I expect you to pay for this book is not equal to what you charge at your front desk, but the fee you believe a single adjustment is worth. Do you believe in Karma? What you pay for this book is what others will believe your adjustment is worth simply because you put it out there into the universe. So, like my honor box, I trust you to pay whatever you think your adjustment is worth that is within your means.

Introduction

So, why would I take the time to write a manual on how to become independent of the “health” insurance industry and offer it to you for whatever is “within your means”? Do I have an agenda? Heck yeah I do!

I believe that the “health” insurance industry has eroded the essence of chiropractic. Chiropractic is the art, science and philosophy of detecting and correcting the vertebral subluxation with a principled, specific, scientific, chiropractic adjustment. It has nothing to do with any of the information which is required on a HCFA form from Box 1 which asks for the type of insurance and box 1a that asks for their ID # through Box 21 which assumes that everyone you see has to have a diagnosis or illness or injury. Box 10 alludes to the condition but there is no place to check off that their condition is that all their tissues are functioning normally and that they desire to maintain that condition and thus maintain their health.

The HCFA also does not have an adequate way to report that the service we provided was to detect and correct subluxations with an adjustment. The AMA CPT codes allow for everything but an adjustment. You can report a “manipulation” with a CPT code but there is no code for an adjustment. Is there a difference? You bet your ASSignment of benefits there is! I quote from Webster’s dictionary: Manipulate: to change by artful or unfair means so as to serve one's purpose. To Adjust: to bring to a more satisfactory state, to bring the parts of to a true or more effective relative position. I ask a simple question. Would you rather have the carburetor of your car manipulated or adjusted? As for me, I would rather have my spine adjusted not manipulated. But in the name of being paid, we wrote that we did a Chiropractic Manipulative Treatment CPT 98940-98943 in box 24 since there is no code for a specific, scientific, chiropractic adjustment. In effect they give you no choice but to manipulate or not get paid by them. So we sold out. That makes me nauseous.

We as a profession got lured into the insurance industry by the almighty dollar. Chiropractic got a taste of what it was like for a third party to pay for the care of our patients. Chiropractors knew that what they did was detect and correct subluxations but when the insurance companies told us we needed a diagnosis to get paid we bastardized the subluxation and diminished its importance by turning it into a diagnosis. Subluxation is not a “diagnosis” defined by Webster’s as the art or act of identifying a disease from its signs and symptoms. It is impossible for subluxation to be a diagnosis because subluxation is not a disease! Subluxation may be the cause of dis-ease but it most certainly is not a disease. But, in the name of getting paid, we put subluxation down as a diagnosis in box 21. Before long we were told that the “treatment” of the diagnosis of subluxation was not “medically necessary”. OF COURSE IT IS NOT MEDICALLY NECESSARY!! We are not medical doctors! But to continue to get paid we changed the diagnosis to some “musculo-skeletal condition” even though we as chiropractors can not do anything to “treat” any condition. We knew full well that all a chiropractor is trained to do is detect and correct vertebral subluxation.

The greedy, confused insurance dependent chiropractors in our profession realized that in order to continue to get paid by the third party payers they had to learn to TREAT CONDITIONS. They began to change the way chiropractic was taught in “chiropractic schools”. Even the fountainhead of chiropractic, Palmer College, began to teach medical diagnosis and physical therapy to satisfy the insurance companies and the demands of a now confused profession.

Somewhere in the halls of Palmer College and on the shelves of its library, lies the truth about chiropractic. Tucked away in BJ Palmer’s Green Books and in the dusty corners of his mansion is the true definition of chiropractic. Alive in the hallways of Sherman College, under the leadership of Ed Cordero, is true, unadulterated, principled, specific, scientific, chiropractic. It has nothing to do with the acquisition of more and more money from third party payers and it has everything to do with restoring life and health by eliminating subluxations.

Please indulge me for a minute as I make one last diagnosis of my career. I want to diagnose a stealthy, malicious, festering, putrid disease in our profession that is at epidemic levels. The diagnosis is Health Insurance Dependency (HID). I was infected with it myself and have experienced it first hand. It causes delusions which have you believe that insurance is your partner when in actuality it is a parasite robbing you of your happiness, your peace, your time and your full potential to help sick people get well and to help dis-eased people become whole and healed. I have seen good chiropractors become “burnt out” and leave practice because of this disease. I am sitting here writing this now to help YOU recover from this insidious diagnosis of Health Insurance Dependency (HID). I am writing this not just for you but for the thousands of people that you are destined to help by recovering from this diagnosis. I am writing this because I have escaped the grip of this diagnosis and have recovered stronger than I was before I was infected with HID.

Why Switch To A Cash Practice?

I am now a 100% cash practice but why should you listen to what I have to say? I am happier than I have ever been in 23 years of practice. I am seeing more people than I have ever seen in practice. I am making and keeping more income than I have ever made in practice. I am living a life of gratitude for all I have and I walk into the practice of my dreams every time I go to the office to practice chiropractic. Interested in what we are doing? Interested in having that too without paying some “guru” for the “secrets” on how to do it? Then read on.

I wish I had a dollar for every time I’ve heard chiropractors say, “I wish I had a cash practice like yours.” If I had a penny for each time I have heard, “When I pay everything off I am going to have a cash practice”, I would be a millionaire now. The truth is that you can not afford to wait any longer. After a post payment audit, I was accused of owing over \$400,000 to Blue Cross Blue Shield of RI. When I had the audacity to appeal their decision, the amount went up to over \$500,000 and they sued me for committing a crime that I did not commit. I contacted the FBI and went on NBC news to bring this atrocity to light and they sued me for an additional \$100,000. I was victorious in federal court in proving that they made an unprovoked and unfounded attack on my office and “ambushed” me in an attempt to use my office and I as a bank. Their plan was to come into my office with the guns blazing and hold me up in broad daylight. Little did they know that they were picking on the wrong guy and I did not surrender the cash so they began forcefully pulling it out of my draws (literally out of the money they owed me from adjusting the people they insured). I covertly taped them while they were in the act and handed them over to the FBI and the federal court system where I was vindicated. This victory did not come at a small cost. Unfortunately it turned my life, my family’s life and my staff’s life upside down. It cost me \$3.5 million dollars and 5 years of my life to prove my innocence. I had to sell my house to keep my office open and completely re-invent myself and my practice. Can you afford to do the same? If not, get out of the insurance game now. It is not a question of “IF” you will have a post-payment audit, it is when.

I have good news though, there is life after health insurance but you will have to make some preparations. I went from 80% insurance to 100% cash in one afternoon. No letters to the patients. No long preparation. Just a decision during lunch that it had to be done to stay in business after BCBS attacked my office and demanded money I did not owe and began recouping all of it without any legal ground to do so. I had no other choice but to go all cash until I could get into court to fight them. I hope you are not in this position but even if you are, you can come out of it alive and well like I did.

How To Convert To A Cash Practice: 13 Practical Steps

STEP 1: Assuming that you have a few weeks to make the change, the first step is to set a date. Decide on a definite date that you will no longer be accepting insurance in your office and stick to it. When you select that date, FEAR may take a hold of you. Remember that FEAR is just an acronym for False Evidence Appearing Real. You may fear that you will not have enough income or that people won't come in any more but I am here to tell you that is just not the case if you take care of people with compassion and the same level of care you give to your immediate family.

STEP 2: Lower your overhead In the Office and at Home. I heard it said once that it is not how much you make, it is how much you keep after you are done spending that matters. There are some important changes that you will need to make. First, you will not need as much staff. I got very lucky and my staff was flexible as far as how many hours they needed. I let one person go that was planning on going back to school and brought the other two to half time thereby cutting the biggest expense (payroll) by 66%. The truth is that you will only need one person with you at a time until you begin to see more than 100 people a day.

Look at every little thing you spent money on in the last year. Some expenses will go away by themselves like billing forms, envelopes and stamps but there will be hidden things. If you can save money on the phone service by going down to two lines instead of 4, do so. If you can clean the office by yourself instead of a service, clean it yourself. If you can save money by buying your supplies at Wal-Mart instead of from the local business supply, have them match the price or go to Wally World. If it is time to negotiate the lease, do so or get a space that is more economical. Not necessarily smaller because you will need a big space to handle the increased volume of patients when you become principled and stop accepting insurance in your office. Make sure it has a space for 15 people to sit to watch your new orientation. There will be more on that to come.

STEP 3: Get straight in your chiropractic philosophy. The only way for a cash practice to thrive is to fully understand chiropractic yourself. You need to become a student and eventually a master of the art, science and philosophy of chiropractic. Begin to attend principled chiropractic seminars like Dynamic Essentials or New Beginnings. There are many around the country but those two are places that you can learn from the masters that have already served the masses without the use of insurance. There you will be bathed in the possibilities of becoming super successful. You will learn the importance of chiropractic philosophy, mastering your art and understanding the science. Get your hands on a Green Book and then on the entire set of Green Books on CD. If that is too much for you to handle right away, get your toes wet first with Dr. Strauss' Blue Books. Listen to Dr. Richard Santo's Band of Brothers Talk. Google great chiropractors such as BJ palmer, Fred Barge, Joe Flesia, Joe Donofrio, Reggie Gold and the likes and listen to their voices or watch them online. Order Dr. Sid William's Meadowlands Experience CD. Go to Dr, McCoy's web site and become a subscriber to all the chiropractic journals to read up on the current science of chiropractic. Most importantly though, become a sponge and learn all the philosophy from all the sources you can.

STEP 4: Make a physical change. Enter your office through the front door. Look at everything with a fresh eye. Take everything off the wall that is old and dated. Remove everything that is allopathic (medial and symptom oriented in any way). Take down the old Merrick chart that lists symptoms and throw it away. Are there dark and dingy rooms? Paint them. Is the office chopped up into little cubes that do not flow? Knock down a wall and open up the space. You may find that you have built walls in your life and office that have prevented you from achieving your goals. You must knock them down in your physical space. Talk to someone that is seeing the number of people that you want to see and ask their advice on office layout. Steve Judson helped me open my space when we were stuck at 120 visits a week and some time after we knocked walls down to open the office up, we began seeing 500 people a week. You will be surprised how much free advice you can get from a mentor. Just don't ask someone that has not achieved the goal you want. Those people will only give you the answers you want to hear instead of the answers you need to hear.

STEP 5: Set a goal of the total number of people you want to help per week. You will need to double your current volume to make the same amount of money. You are going to need to lower your prices to make your care affordable to a larger group of people. Let's say that you had been used to collecting \$50 from the third party payer and the average co-payment out of pocket is \$25. You may need to set your fee at \$25 or \$30 to be competitive and affordable at first. When you gain confidence that people will pay you what you are worth, you can raise the fees. That means that you will have to see about twice as many people to have the same collections. Do not panic! Refer to Step # 2. You planned for a dip in income. When your collections return to what they were before going cash, you will actually be bringing more home than when you accepted insurance because your overhead will be so much lower. Congratulations! Even though I have evolved to a Box on the Wall system, which is an honor box system, we are still making more than I used to when I was in the nightmare called "health" insurance. I do not suggest you build an honor box until you are seeing about 250 people a week but that is a discussion for later.

STEP 6: Start telling your patients the good news! You will no longer be part of a system that is broken and is charging them more and more money and providing them less and less services. Your goal is to make healthcare affordable for everyone with and without insurance so that people will not need insurance in your office or have to think about paying their high deductible in your office before they are able to get care. You are becoming a leader in your community in providing cost effective, True Healthcare without the need for insurance. Ask them what would happen if every doctor in town decided to lower their fee and make insurance unnecessary except for true emergencies. You guessed it; it would lower the demand for "health" insurance which would cause them to begin lowering the rates for the first time in decades. You are going to be their HERO my chiropractic friend! You are leading the way to your patients getting lower "health" insurance rates! Congratulations again!!

But wait; there is more good news for both your patients and for you. Due to the kindness in your heart (and the desire to save money on postage), you are going to post the date you will make the switch to a cash practice a month in advance at the front desk. Because you are so very honest and kind and caring, you are only going to charge their co-pay as payment in full for the first time they come in on or after the date of conversion to a cash practice. This will be done with the understanding that on the next visit they will pay the posted price (which may be lower than their co-payment and/or deductible).

For this reason, I suggest a change to a cash practice in the first few months of the year. Your fee will sound much better than the full insurance fee that must be collected if you accepted insurance and they have a deductible.

STEP 7: Contact all the insurance companies and write a letter to resign and let them know you will no longer be a provider. Different companies require different lengths of time so get this done as early as possible to time it with the date you have set to be a 100% cash practice.

STEP 8: Set your cash practice fees. Now, we touched on this in Step 5 but there is a bit more to it than just picking a standard fee in your office. People who have been with you for a long time will want to stay with you for the rest of their lives to be checked for subluxations and have them corrected when found. They will expect a loyalty program to make their care even more affordable and I have just the plan for you to offer them. Let's say you set a fee of \$40 a visit to start. That is a pretty fair fee but you can do better than that if you didn't need to exchange money on each visit and save time and manpower by doing so. Offer two "packages" that can reduce the per visit fee when multiple visits are purchased together. You can sell a 4 visit card for \$140 dollars which saves the patient \$5 a visit and brings the per-visit cost to \$35. They can also purchase a 9 visit card for \$270 which brings the per-visit fee to \$30 a visit and saves them \$10 per visit. That sounds great to them and puts \$270 in the bank today while reinforcing a mutually beneficial relationship.

You should also explore a membership plan for your patients. You could offer a monthly automatically recurring credit card charge of say \$87 that would give them one visit a week for the year which is less than \$22 a week and you could offer an additional member of the family for just \$40 extra. That is a huge savings for them and a guaranteed income for you for the year. Ask around for the paperwork to make that contract legal for you in your state and for a credit card company that can make the auto debit into your account. There are lots of these companies that exist.

I will only say a little about having a Box on the Wall practice here. If you are reading this, I must assume that you like the sound of converting to a cash practice. An honor box is not the way to go until you have the volume to support it. Putting a box on the wall does not build a high volume practice. Building a high volume practice by giving, loving and serving with a great chiropractic orientation class eventually allows you to put a box on the wall. My honor box practice comprises about 1/3 of my practice. The honor box works but only under certain conditions. If you do not care about your patients like family and they do not truly love you back, the box will fail. It is easy to just drop a dollar or two in the box of someone that you barely know but you would not cheat your mother or your brother or your sister would you? You would give someone that you love and respect what they have earned and deserve. If you just go through the motions in the office and do not genuinely love your people, do not ever put the box on the wall. You have to understand that the box is a faith thing. You must have faith that if you take care of enough of God's people that God will take care of you by providing for each of your needs. I always tell people that the box is not a charity or a donation, what they put in the box is a fee. The only difference is that they pick the fee instead of me by determining what is within their means. I explain during the orientation what "within their means"...means. One last caution, when it is time to put an honor box on the wall, you will have a high enough volume to know it and the clarity to recognize when the time is right.

STEP 9: Shut your yapper. We are chiropractors. We have compassion and like to be liked. We are friendly and genuinely care about the wellbeing and lives of our patients. Still, shut up. Do not talk about symptoms. Let them talk if they must but don't engage them and reply. That is where you will lose all your time in the office. You can not do anything about their symptoms anyway and you have already explained that in the chiropractic orientation class (I hope you have). Your job is only to detect and correct subluxations. The Jets and the Patriots and the Bulls and the Yankees and the Red Sox are lots of fun and your patient's weekend trip may have been very interesting but if you take the time to talk about them, the person in the reception room is getting pissed and you will not be able to help them in a timely fashion. The more you talk, the less people you can help and the more subluxated the world will be. When it is appropriate, give each person a hug on the way out to let them know that although you did not exchange many words, you love them unconditionally. I know not speaking as much is a heavy burden but that is our lot in life. Only speak about cause, detection and correction of subluxation and about turning the life and power back on with a principled, specific, scientific, chiropractic adjustment so they can leave your office a bright light bulb to go out and illuminate the world around us. -PERIOD.

STEP 10: This is step 10 here but it is the most important of all the things I will tell you about being successful. With or without having made the transition to a cash practice, this step will change your practice for the better. It is the key to a healthy practice that is not constantly struggling to maintain its numbers and has a steady increase in the number of people per week without effort. Prepare and give a once or twice a week CHIROPRACTIC ORIENTATION CLASS!!! Did I make myself clear enough? All the other steps will not work effectively without this one. No excuses, no fooling yourself, no kidding. This is it. You wanted to know what made the biggest difference. This is what did it for me. Oh, I gave "healthcare classes" and "back injury prevention classes" which can be seen online still if you hunt hard enough to find them but you must have the commitment to make it mandatory for ALL new people and call it a CHIROPRACTIC ORIENTATION CLASS. It must not be allopathic in any way. It must explain subluxations in such a profound way that the people that leave will no longer need to believe in chiropractic, they will become the informed minority who UNDERSTAND chiropractic fully and be able to explain it to the uninformed majority.

I have done classes lots of ways. I have done the 90 patient a week class, I have done the 150 visit a week class, I have done the 250 visit a week class and now I am doing the 500 visit a week class. Which one do you want to do? Why waste time like I did? I heard a class that made sense from a guy that was seeing 1500 people a week and I just started doing his class. I turned his white board class into a power point class and just started giving it. Within a month, we went from seeing 250 to nearly 500 people a week. The chiropractor's name is Joe Donofrio from NJ. He is a master communicator. You can watch him do his orientation online or you can watch me do his orientation online and on my facebook page, "Chiropractic Cash Only Practice", you can request my PowerPoint version for FREE. I beg you though, get an orientation or make one. Practice it for a week to your family and friends or an empty office full of chairs and then start to schedule all your new patients and existing patients for the class. Make it mandatory. Have them sign up for the class that is most convenient for them. Call the day before to remind them and the day of the class to confirm. This Orientation will give you the tools to teach them to understand chiropractic. Have a lunch time class and an evening class at the very least. Make it as easy to get to the class as possible. Bribe them with a free visit if necessary but get them there. It will change their life and your practice. HAVE I MADE MYSELF CLEAR?

STEP 11: Beware wolves in sheep's clothing... Chiropractic Coaches and Marketing Companies. I once heard that all chiropractors are either chiropractic coaches or being coached by a chiropractic coach. The problem is that most of the coaches have an agenda. The agenda is that they want to be paid large amounts of money to tell you what any high volume chiropractor at DE will tell you for free. Our profession needs more mentors and fewer coaches. You may think that my words are a little harsh and judgmental. You are right and they are meant to be a warning. When I was in a terrible position and needed help converting to a cash practice, something I had never done before, I needed help desperately. I needed to do it to keep the lights on! I was going broke quickly and needed to have a successful cash practice or I would have to leave the profession for a job that would pay the bills that were mounting.

I reached out for help from two chiropractors. One chiropractor was known nation wide as a successful Box on the wall chiropractor from years ago. This chiropractor had retired to become a minister. I told him about my plight and asked for help. He named a price that was several hundred dollars to mentor me. Maybe he did not hear me; I was broke and going bankrupt. I did not have the cash so I did not get the help. He obviously did not hear the Band of Brothers talk so I reached out to a chiropractic friend that offered to help me build a cash practice some 20 years ago for free at a DE. I was not ready to make the switch then but I sure was now. He and his wife now ran a coaching service in addition to running his very successful practice. I told them the story and was floored at how much he now wanted to charge me per month. When I explained my financial plight to his wife, they offered me a \$200 a month discount which was still out of reach. I was taking money out of my personal savings just to pay the office bills.

I was PISSED at BCBS, I was disappointed with both chiropractors I had asked for help and I found myself on my knees praying when the answer came to me. I could do this for free if I just found a few mentors to guide me through this challenging time in my life. And mentors I was given; 7 of the best in the world of chiropractic. All of them gave me their time, attention and advice for free. I did not squander even a word of it and I did not just listen. I took action on everything they said. I went to New Beginnings in New Jersey because it was cheap to drive to and I stayed at a nearby no-tell motel for \$35 a night and ate only PB and jelly all weekend from the dollar store. I am sure that not many people knew that about me until now. To think, that was just 3 ½ years ago! That is where I found my first 5 mentors. The first was Reggie Gold. I knew Irene from working for her at Palmer and she pulled Reggie aside to give me advice when she heard why I was there. He strengthened the foundation of my philosophical understanding of chiropractic. We spoke for nearly 45 minutes uninterrupted in a room adjacent to the lecture that was going on. I will forever cherish that time together. He then directed me to my next mentor to ask more questions, Ernie Landi. Ernie bought Reggie's practice and is still running a high volume practice decades later. Ernie told me what to do to physically see more people and how to get over the excessive talking I was doing in the office. He also had me jettison anything non-chiropractic in my office. He also reassured me that an hour is not too long to take to give an orientation. Sitting next to Ernie was my next mentor who spent an hour with me as well. Ernie introduced me to Tony DeMarco. He explained the importance of keeping my yapper shut which I explained above. He also mentored me on when to start using the box which I touched on above as well. At the next NB, I sat down with the guy that greeted me the first time with a huge hug, Robert Tarantino. "Bobby" helped me with something I was really struggling with...not seeing as many people as I wanted to. He assured me that seeing 200 a day was EASY. That is not to say that everyone can achieve that but that it was achievable. He gave me the peace of mind that it came in time, to stop stressing out about it and just keep serving with all my heart.

That afternoon, I heard Dean Sottile speak for the first time. They only give the speakers 20 minutes to speak at NB but time stood still when he spoke. I laughed, I cried, I was inspired and I thought I would never meet someone with as much passion as I had for chiropractic before I heard him speak. I was so blown away by his talk and had so much to ask that my head was spinning and I did not get the nerve up go speak to him. “Why would a guy like that, who has it all together, take the time to talk to me”, I thought. Fate was not done with us yet, little did I know, he was mentor number 5 and Universal intelligence (GOD) intended for him to help shape my practice. I posted on facebook about wanting to see 1500 people a week. Everyone said that the 150 people I was seeing was enough except Dean. He messaged me and told me he had to speak to me urgently by phone so I called him. He told me not to listen to the chiropractors online and that everything was possible for the faithful. We spoke for over an hour that night and became family. Dean encouraged me to go visit a friend of his in CT to see a practice that was helping close to 1000 people a week and he introduced me to Steve Judson. He was mentor #6.

Steve invited me into his office with open arms. It is a beautiful office large enough to serve the entire community. It is a BIG vision office. I felt at home as soon as I got there. The first question he asked me was what I wanted to get out of the visit with him since we only planned an hour or so. It was funny, I got to his office an hour early and prayed on that for the hour prior. My only request was to let me see with my eyes so that I could perceive, to let me hear with my ears so that I could understand and to let me understand with my heart so that I could be converted through revelation into the chiropractor I knew I could be. I explained that I received that in prayer and it was while meditating on Acts 28:26-28. He was a little taken off guard. I guess that is not what the average person asked for when they came to visit his office. Our hour together turned into the entire day and I spent it learning, dreaming and setting goals. We spent time re-designing the physical plant of my office and we became fast friends. I went home, knocked down the walls (which turned out to be major barriers to my achieving my goals) and my office began to grow wildly again. At that point I went from seeing 150 to 300 a week. Steve also convinced me to do something I had not done in nearly 20 years. He convinced me to go back to Dynamic Essentials. So, I booked the plane tickets and hotel room and I went. Thank God I listened to him. DE is where I strengthen my conviction, reaffirm my purpose and renew my passion. It is where I charge my batteries with my DE family, my Band of Brothers.

That brings us to my most recent mentor. The man I met online who brought me from 300 a week to 500 a week and I am not done growing! That man is Dr. Joe Donofrio. This man saw 1500 people a week, by himself, in a home office, using the honor box system working 3 days a week for decades. He is humble, he is articulate, he is honest and he is filled with wisdom. He gave me a gift that he had given to others but I saw the value in it right away. He gave me his Chiropractic Orientation... FOR FREE. No coaching fees. No bait and switch. No calling it a “secret” and then selling it to the highest bidders. Free from his abundance, from above down, straight through him to anyone who asked. I happened to be lucky enough to ask after meeting him on Facebook. I took his presentation and converted it to PowerPoint and that orientation has changed countless lives in my office. It has changed my life and I will beg as many chiropractors that will listen to me to give that class as long as I shall live.

Wow, step 11 is a big one. It is a lesson that is hard to learn and it can be a very expensive mistake. Do not hire a coach! Find successful chiropractors and ask them to mentor you. Look what that did for me. No, a mentor will not change your diaper and wipe your nose like a paid coach may offer to but grow up and put your big boy or big girl pants on and do it yourself. When a mentor gives you advice, don't pick and choose what you want to do and don't want to do. Just do it as long as it is legal and ethical. I got a lot of flack for this stance by the leadership of one of our national organizations but I held my ground. On this one, I will not waiver. God bless those guys that are chiropractic coaches but if you are reading this, how is it that you feel comfortable selling that which is not yours to those that can not afford it and genuinely need your help? Enuf Said.

STEP 12: Get congruent. When you have done all of steps 1-11 and you are having trouble growing your practice, take a step back and check your life for congruency. Who you are and what you do in your home and outside your office directly affects the way your office runs. Are you rude and unloving at home to your family? Patients can feel that in the office. Do you advise your patients to get adjusted once a week and you only get adjusted once a month or less? You can't advise them with conviction unless you practice what you preach. Patients hear that lack of conviction in your voice. Do you tell your patients to come in when they are sick to have their subluxations adjusted so that their immune system can easily fight off anything that invades the body? Why then when you or your spouse doesn't "feel good" you take a day off and take some cold medicine instead of going to your chiropractor? GET REAL! Start walking your talk! The chiropractic lasting purpose creed is not just a bunch of words. It is a way of life: Give for the sake of giving, Love for the sake of loving, Serve for the sake of serving so that others may Live their LIFE more abundantly. Do this whether you are in the office, in your home, in the grocery store, in your community or in a dream in the middle of the night. Let it invade every fiber of your being. This is part of the way to become a successful cash practice chiropractor.

STEP 13: Be accountable. You need to be accountable to someone other than yourself. You need to meet with like minded chiropractors regularly to discuss how your practice is going. You need a chiropractic "buddy" that will make sure you are staying the course. You need a group of chiropractors that will commit to meeting at least twice a month to discuss challenges that come up in practice and to share victories to keep you encouraged. I am lucky to have a chiropractor that I can share all that with when we meet at least weekly to adjust each other and bimonthly at our RI Band of Brothers meeting. We have started a strong group here in RI to fulfill our desire to help each other become better chiropractors and serve our community to eliminate as many subluxations as we are physically able to in our lives. There are no excuses in this world of technology. If you do not have a strong group in your area, form one or join in on any BOB meeting by Skype. Get a group, attend regularly and have them hold you accountable.

Every Day Procedures In Our Office

OK, now for the nitty gritty. I get requests for chiropractors to come and visit our office all the time and the door is always open. Everyone wants to see the flow in the office and how we do it. It is not that tough. As a matter of fact it is very simple by design. I will take you through the day and how we handle a few different situations with as much detail as I can.

Let's start with waking up in the morning. Yes, that is where my preparation starts. When my alarm clock goes off, I hit the snooze button once. This gives me 9 minutes to put my hands together and thank God. I say, "Thank you, thank you, thank you...(often 15-20 times)... for making me a chiropractor. Please empty me of me and fill me with you. Thank you for all the abundance you have put in my life." I lie in bed quietly and listen to God for guidance as He quietly listens to me. I usually open my eyes and get out of bed a minute before the alarm clock goes off again.

I shower up; get dressed in a pair of jeans and a polo shirt with my office logo on it and slip on a great pair of running shoes. That is my garb. No more white shirt and dress pants for me. I am Jay now, not Dr. Korsen. I am way over that. I go downstairs and make 3 servings of fresh fruit juice in my Vita-mixer. I drink one of them as I check messages on Facebook and my e-mail and then head to the office which is 10 minutes away.

At the office, I turn the lights on, turn on the computers, the music, the TV, check the messages on the phone, unlock the door and let anyone that was waiting there early in. They sign in and go directly to a room. Sometimes we have 5 or 6 people lined up at the door before we open. After that, my chiropractic assistant gets there and she takes over up front and I do not leave the adjusting area until lunch time. I go back and forth between the two open areas until the rooms are empty. When a person leaves one area, my CA fills the room with the next person. We do the same procedure when we come back for the afternoon session.

I usually only have one CA on at a time unless it is Saturday morning which is usually when everyone wants to be there. We get packed between 10 and noon. During that time, there are two people at the front desk to help out. Their job is to answer the phones for one of two types of calls that we get. For existing patients, they let them know that we are open, what the hours are and that they need no appointment to come in. We are 100% walk in for anyone that has been to my office before. As for new patients, we only allow one per hour. We get their name, their phone number, the person that referred them in and tell them to print out the paperwork from our web site and have it completed before they arrive or show up 15 minutes early to fill them out in the office.

The CA also has the patient sign and print in on the sheet at the front desk. He or she then pulls the SOAP card and has the patient initial it each visit next to the date. The initials are also next to a statement that clearly states that they understand they are in the office for detection and correction of vertebral subluxations only and if they want a diagnosis or treatment of pain, they need to seek care elsewhere. After having the patient initial the card, depending on the color of the SOAP card, they collect payment. A tan card indicates that they pay per visit or have a multiple visit card they purchase. A Blue card means that they get auto billed each month for the membership plan and a white card means that they put their payment anonymously in the box on the wall. The Box is only available as a privilege for those that get checked at least weekly and have been to the new class that explains how to use the box properly.

Once payment is collected and the card is initialed, they are directed to sit in the reception area until they are called into the adjusting area either individually or as a family. The reception area has magazines, a TV with a fish tank screen saver, a real 100 gallon fish tank, a rock and mineral collection of over 1000 different minerals and fossils, patient testimonial loose leafs, chiropractic books, a white board, a wall of fame for the kids that have athletic or scholastic achievements, a train table, a chalk board and an Eeyore adjusting table. This room is large enough to have my Chiropractic Orientation for as many as 18 people at a time which was our largest class to date. Usually people are in and out in less than 15 to 20 minutes for their adjustment and their hug.

After the patient leaves, my CA writes their name on the scheduling book, records the amount they paid at the front desk or writes a "B" next to their name for honor box or a "C" for the club membership. The CA then puts the same information in the computer so we can make sure our books balance at the end of the morning and the end of day. This is a 3 part checks and balance system to make sure that all the people that signed in matches the scheduling book and matches the number of people and collections in the computer. This way no payment is ever forgotten about or any person that signed in is ever missed.

We use the Eclipse software system. Not because it is the best choice for a cash practice, just because it is the system that we have used since I was a mixer 13 years ago when I moved to Rhode Island. We have over 7800 people in the system so I just don't want the hassle of switching systems. About a year ago we scanned over 7000 files into the EHR section of the program and shredded the originals so we have no paper files. So everything is electronically stored in the EHR section of each patient's electronic file. This makes it especially tough to change systems. If you are just starting out, you will want to look into Dwayne Hoskins' program called pureCHIRONotes. (add a .com to visit his site) His program is geared for principled practices that detect and correct vertebral subluxations.

The new patient procedure is just as easy and only takes about 10- 15 minutes total. If they come in with their paperwork filled out, the CA takes them to the exam room and the females put on a gown. We then do a thermal scan and explain the significance of the scan and that there will be no exposure to radiation. We also explain that we do not take x-rays in the office. They get a copy of the scan and we keep one for the electronic file. They get re-dressed and go into one of the adjusting areas where I read the thermal scan, explain it to them and briefly explain what I am looking for while I palpate their spine for the first time. I tell them what a subluxation is in 30 seconds, explain the two things that might happen after an adjustment and adjust them. The two things are that: 1- they may feel better and they should not do anything they were unable to do before the adjustment or 2- that they will get some soreness from me stretching the muscles and if they put a cold pack on it for 10-15 minutes it will be gone. I then show them how to get off the table properly by getting up sideways instead of sitting straight up, give them some simple stretches to do at home as they get better and schedule them for their next visit which is the mandatory Chiropractic Orientation Class on Monday at 1:30 or Wednesday at 7:15 at night. I hug them goodbye and tell them that I am looking forward to seeing them at the orientation and that they are welcome to bring a friend or their spouse because it will change the way they look at chiropractic. I remind them that the next visit is free and I will check them just before or after the class. I leave them with my CA at the front desk and go into the adjusting area to adjust the next person. That's it.

Typically it takes me about 10-30 minutes to take the notes on between 80 and 150 people that I saw in the day by using the SOAP note card I developed out of necessity. When I needed help putting one together, I asked another "friend" who was also a "coach" and he told me that he only shares his SOAP card with clients but since I was a "friend" he would only charge me \$1500 for the rights to use his card. I said, "No thank you." I actually said, "Bite me" under my breath and began designing my card which has had many evolutions to the present one that is quick, easy and comprehensive enough to detail the entire detection and correction of subluxations for each visit. When I am done filling out the cards, the CA puts them back into the alphabetical card files we have behind the front desk. If the card is filled up front and back, they scan it into the patient's EHR and fill out the top of a new one with their name, phone number and file number for the next visit.

Kids definitely take priority in my office. I treat them as royalty in my office. There is nothing more important than checking a newborn at the hospital or on the way home from the hospital and each week for the rest of their lives to keep their nervous systems clear and healthy. We make it fun for the kids and they rarely leave the office without a fuss. You can get them in but you can't get them out! We have a train table in the reception room with a chalk board for them while they wait. They have the fish tanks to check out and when they get into the family adjusting area, there are more wooden trains, lots and lots of buttons from Hallmark that say all different things like the Staples "that was easy" button. There is Elvis the Skelton, and on the way out, there are lots of stickers, temporary tattoos, rocks to take home and organic Yummy Earth lollipops. It is an event for the kids and adults alike. Truth be told, the adults like the lollipops the most and get all pissy if we don't have their favorite flavor out.

Our office is always ROCKIN. That is, we always play upbeat music on the loud side. It serves two purposes. One, it is a sound curtain for me. The music masks the sounds coming into or out of the adjusting areas. Second, it keeps our attitude and atmosphere positive. You can't help but be positive when Elvis is playing one minute and the next minute Coldplay is rocking and the next minute Philip Phillips is singing the DE anthem, Home. We use the quick mix feature on Pandora and plug in everything from Reggae to oldies to Christian Rock and everything in between. Keep your offices sounding the way you want them to sound. This is just what works for me.

OK, one last tip before I give you a little homework. Don't listen to anyone giving you Medicare advice. Do not let anyone including me tell you who you can or can not take care of. When you get advice, get it directly from the Medicare office as I did. Since all we do is detect and correct subluxations for the purpose of maintaining health, this is not a reimbursable service by Medicare. The correct way to report it would be CPT S8990. Since this is a non-covered charge, you must have them sign an ABN form which can be found online and downloaded at <http://www.cms.gov/Medicare/Medicare-General-Information/BNI/ABN.html>. If they chose option 2 take care of them. If they chose option 1 or 3, send them on their way to another chiropractor who will deal with the insurance nightmare. There it is. It's as simple as that. Remember that the key to having more patients is the willingness to have none.

Conclusion

We are at the end of this Chiropractic Cash Only Practice Manual. There are hundreds more tips and advice on the Facebook page “Chiropractic Cash Only Practice”. Check that page often and post any questions you have there. For now sit down and fill out the next page. Take plenty of time and give it lots of thought. Do not rush. This is your life and your livelihood at stake. After you are done filling out the page, look at which option is more compelling and will allow you to leave a legacy that you will be proud of not only in the office but in your home and your community. The choice is yours to make, of course, but I will always be here to be your mentor when you need the help as will the hundreds of other chiropractors that have found freedom in a Chiropractic Cash Only Practice.

May God continue to bless you.

In Health and Faith,

Jay Korsen

Pros and Cons of Cash VS. Insurance

List the pros of running an insurance dependent practice.

List the cons of running an insurance dependent practice.

List the pros of running a 100% chiropractic cash only practice.

List the cons of running a 100% chiropractic cash only practice.

Use another piece of paper if you need to but fill it out completely before making any decisions. Did you find out anything interesting from this exercise? What are you going to do as a result? Your destiny belongs to you and you alone.

Remember to check out updates on the Facebook page “Chiropractic Cash Only Practice” and feel empowered to join the conversation there. Ask questions, get answers or simply read along. Start at the very beginning and read every word until you discover the one nugget of wisdom that will transform you and improve the lives of those in your practice forever.

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Thank you to all my patients who believed in me and my vision of creating a community free of subluxations and full of Life and Light while we make a difference in making “health” insurance unimportant except for accidents and emergencies.

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Lastly, thank you to all my friends and family that I did not mention specifically here that have made my spiritual, physical and emotional journey one filled with Love, Laughter, Peace, Gratitude, Grace, Abundance, Health, Happiness and Prosperity. All of you inspire me to continue to Give for the sake of giving, Love for the sake of loving and Serve for the sake of serving so that others may live life more abundantly.

