

LIABILITY— HOFFMAN*continued from page 18*

contract is legally problematic in terms of your obligations as a chiropractor under the law, write to your state board and ask if the section in question is consistent with what the board holds as acceptable. It is a legitimate and integral part of their mission to protect the public, and they should be glad to address your questions. If their response is a negative one, the next step will be to contact your state's insurance commissioner with that evidence of the problem and demand their intervention. Your state board should be your willing ally in this process, and in fact, should take the lead.

- **Contact your malpractice carrier and discuss your concerns:** An ounce of prevention here is likely to be worth well more than a pound of cure. Ask questions and provide specific details about your contract concerns. As

with your state board, your malpractice carrier has extensive experience and broad based resources that can help you do the right thing for your practice and your patients. Ask what they advise you to do, and how you can minimize your liability exposure. Make sure that your malpractice policy covers board complaints of this type as a number of programs offer board coverage but are limited to complaints for providing or failing to provide professional services. This does not cover insurance company complaints! ChiroSecure offers the most board coverage available with our \$50,000 defense for any Board, HIPAA, Billing error or insurance audit issues.

- **Develop and maintain a vigilant risk management program:** Proactively develop a risk management plan that focuses on issues and procedures that might be impacted by limitations in a managed care contract. Such steps as clear notations in the patient record that a procedure or the duration of care was prohibited

by the plan are a good place to start. Also, be clear with patients about where the limitation is coming from. All of these items should be in writing with your patients signing off so they do not come back in the future claiming that you should have told them.

- **Be prepared to say no:** In the final analysis, there are conditions and terms that you should not be expected to agree to, if such terms and conditions put you and your patients at risk. No one is forcing you to sign any contract, even understanding the economic pressure we all feel in certain circumstances. You can say no.

These are not easy decisions, and as we all know, these are not easy times for our profession. Still, patients need and want what you do. What you do has value and you have every right to defend yourself, and an obligation to abide by the laws and rules governing chiropractic in your jurisdiction. In the end, you are the responsible party.

ChiroSecure is also there to work with you in tough situations like these. As a doctor of chiropractic myself with years in the trenches, you will not have to spend a lot of time covering the basics with us. We are here to protect you.

STUART HOFFMAN, D.C. is the president of ChiroSecure. He is an experienced doctor of chiropractic and licensed insurance broker who knows the intricate details of daily practice. Dr. Hoffman can give you the best advice based on his unique knowledge of both the insurance world and the world of chiropractic. To contact Dr. Hoffman call 480-657-8500 or ChiroSecure at 1-800-802-4476. You can also visit ChiroSecure's website at www.ChiroSecure.com for more information.

GOV. SCHWARZENEGGER – MALTBY*continued from page 4*

worst, not dealing at all with substantive issues, but seeking to score points and gain some advantage. California is fortunate to have a leader with the vision and courage of Arnold Schwarzenegger. In all my years in practice in California, I do not believe there has been a single chief executive that would have taken the stand Governor Schwarzenegger did and vetoed this negative and unnecessary legislation. For this courageous action, we should all be very grateful."

ICA and our growing membership in California are united in the hope that the Governor's veto will bring the political attacks on the California Chiropractic Board by the competing party to an end, and that the dedicated volunteers who serve on that important regulatory body will be allowed to get on with their important responsibilities. This is what should happen. Knowing politicians and knowing California, we will be prepared to deal with whatever comes next. I am confident however that chiropractic can continue to count on Governor Schwarzenegger and his board appointments to do what is right for all Californians.

CHIROPRACTIC WELLNESS CERTIFICATION

How to serve your patients through the unity of chiropractic health care and wellness living.

With skill and expertise instill the wellness principles in those you serve.

Presented by **James L. Chestnut, B.Ed., MSc., D.C., C.C.W.P. & Richard A. Baxter, B. Eng., D.C.**

The Wonders of Wellness...



James L. Chestnut



Richard A. Baxter

2008**Schedule****DALLAS**

Module*

Feb. 23-24 '08 1**Apr. 5-6 '08 2****June 28-29 '08 3****Oct. 4-5 '08 4****PORTLAND**

Module*

Mar. 8-9 '08 1**May 31-June 1 '08 2****Sep. 13-14 '08 3****Oct. 18-19 '08 4****PHILADELPHIA**

Module*

May 17-18 '08 1**July 12-13 '08 2****Aug. 23-24 '08 3****Nov. 1-2 '08 4**

*How Chiropractic's
Natural Roots in
Wellness Spark
New Appeal in
Today's Patients.*

WELLNESS... a Celebration of Vitality

Wellness... Great meaning that word connotes – rich... profound...sublime, yet simple and, above all, real, and available through chiropractic. This program brings you insight into the evidence-based science of wellness, research and ethical aspects of serving your patients.

WELLNESS... a Celebration of Wholeness

Do great good for your patients and the public when you demonstrate by example the unity of chiropractic and wellness living, concepts espoused by D.D. Palmer.

WELLNESS... a Neat Fit for Chiropractic

The practical research and science-based program creates a new corps of chiropractors who learn what wellness is and how to communicate their wellness expertise to patients and communities alike.

WELLNESS... the Certification

Successfully complete an eight-module program leading to a final examination that accredits you as a Certified Chiropractic Wellness Practitioner (CCWP) by the ICA Council on Wellness Science. The program consists of four onsite teaching modules and four online study modules.

**A
FLEXIBLE
FRIENDLY
SCHEDULE**

Your wellness schedule is made for your convenience. You may attend the modules in any order and at any of the locations you so chose. You are not confined to the sequence as shown.

- ***Module 1** Scientific and Philosophical Validation of Chiropractic Wellness Paradigm
- ***Module 2** Wellness Nutrition and Natural Health
- ***Module 3** Wellness Physical Fitness and Spinal Hygiene
- ***Module 4** Wellness State of Mind, Emotional Health and Secrets of Eliciting Patient Lifestyle Change

For Wellness Council and Certification Program details visit www.chiropractic.org

CALL ICA TO REGISTER 800-423-4690

Presented by International Chiropractors Association in cooperation with Life Chiropractic College West

If you are not yet a member of a national association, join ICA.

**ICA Stands Up for Chiropractors!
We have since 1926.**

Send your completed ICA application on page 4 today!

