



Chuck Roost, D.C.

Practicing above the Treetops

Running a Christian Practice - Integrity
(Part 3 of 5 in a series)

We've discussed the idea of living above the treetops - above the level of ethics and kindness that is expected of any professional. As representative of both Chiropractic and Christ, we must live and practice above the ethical level at which everyone else lives.

In the last article, I proposed that one way we do that is to set an atmosphere of excellence in our surroundings. The physical setting, as well as the attitude with which we approach situations and people, must be beyond good; it must be great.

The next aspect of living at that 'altitude' is the matter of integrity. Absolute integrity - doing the right thing even if it hurts, even if it costs, even if no one else is watching - is the bedrock of ethics. And if we do what is right even when no one else is there to see it, we will do right when there are others around as well.

There are many areas in which our integrity will be tested. They can be summed up in a couple simple rules:

- Do all you promised to do
- Do not impinge on others' property

If you think about it, almost all of life's rules, and almost all laws, can be integrated under, or extrapolated from these two laws. I think, though, that we should get a bit more specific in how they impact our offices. So let's discuss a couple areas of integrity.

One big one is the area of office finances. I am often amazed at what money does to people. People who you would think were above temptation will bend rules and sell their integrity for a few extra dollars. This shows in two areas in the office - our billing practices with insurance companies and with patients.

In our relationships with insurance companies, we are bound by the agreements we signed in order to participate with them. These are contractual agreements that spell out how we must bill for services. Did you agree to bill only for covered services? Then do what you said you would do. Did you agree to write off everything above what they say they will cover - to your loss? Then write it off. (*Argh! I hate this one. 'I performed an excellent service with high professional standards and great outcome, and then I can't collect reasonable fees for it?'*) The other option is to not participate - though, obviously that brings in new challenges of attracting patients who have that insurance coverage.

How about writing off copays? How about the old 'NOOPE' idea? Do you collect patient copays? It is the law - in most states and federally (*and therefore in most states*). This ties in with Medicare law concerning "Inducements." You cannot give patients anything valued over \$10 per visit, nor over \$50 per year in an effort to encourage them to come in for care. Writing off copays falls under

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Treetops, concluded,

this law, as well as under the contractual agreement with the insurance company you signed with. We cannot legally write off copays as a policy.

In cases of financial hardship, you can agree with a patient, on a one-on-one basis, to waive copays. However, to do it across the board is illegal. Don't do it, or you run the risk of fines, post payment reimbursements, potentially the loss of your license, and of course the loss of your integrity. Your services are worth what you charge for them - all of it.

Finally, under the topic of integrity, let us purpose to tell our patients the truth: about our charges, about their condition, about their options for care, and about our intentions. Be totally transparent with the patient right from the consultation. Let them know the benefits of your care, what that care will entail, how much it will cost, what other options there are, the benefits to those options (and of course the risks to those options). The benefits to taking advantage of your care will outweigh the other options, and you will find your practice filling up with great patients.

Integrity is a key component to living above the treetops. It also sets the stage for the last component of practicing as a Christian Chiropractor. Tune in next issue for the fourth component - staffing a Christian office. Then we'll finish with the exciting conclusion to this series after that!

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