

ON THE AGENDA

NYSCA

September 2022

New York State Chiropractic Association



PRESIDENT'S REPORT

Anthony Palumbo, D.C.

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WELCOME NEW MEMBERS

The NYSCA would like to welcome new and returning members! Your participation in professional organizations is essential to the advancement of our work for our members and our patients. Thank you!

NEW MEMBERS

Ian Bennett D-9
Nadine Weingarten-Etud D-3
Emily Gardner D-17
Samuel Kim D-6
Elliot Martin D-10
Steven McMahon D-1
Nevin Parish D-12
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RETURNING MEMBERS

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Samantha Michalski D-17
Alexandra Owczarzak D-17
Brian Palmer D-17
Hailea Palmer D-10
Rachel Sanger D-17
Maggie Wessel D-3

STUDENT MEMBERS

Northeast College of Health Sciences

Hakeem Alvarez

2022 Fall Convention

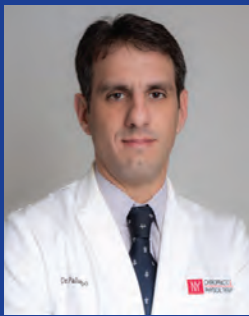
Sept 30-Oct 2

New York State Chiropractic Association

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Earn up to 16 CE Credits over
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Category 1 credits 4; Out of state credits 14.
Save \$50 off the door registration when you register by 9/22/2022.



PRESIDENT'S REPORT

Anthony Palumbo, D.C.

I hope that all of you had a wonderful, fun-filled summer and had the opportunity to spend quality time with your families. July and August are quiet months overall since most of us, including the major entities that we deal with, slow down or totally break for summer vacation. During this time, I was thankful to be able to enjoy time with my own family.

I was also afforded some time to reflect on what is important to our profession. In my estimation, it comes down to three areas: 1) strengthening our profession from the inside out, 2) protecting the doctors who are currently in practice, and 3) fostering new leadership.

Strengthening Our Profession

How do we grow stronger? A well-known phrase comes to mind: "In Essentials Unity, In Non-Essentials Liberty, In All Things Charity". This phrase is often attributed to great historical theologians and became a sort of "motto" during a time when certain groups were attempting to reach consensus regarding their core convictions and how they would live them out. I ask myself: might not this motto serve us well in our profession today?

Make no mistake; unity is more than an agreement on paper. Those who are organically connected by the foundations and principles of chiropractic are already united to one another in the profession. But the manifestation of that unity is not always apparent. Chiropractors can display unseemly divisions between one another. Our disharmony, when seen in public, only serves to hinder our profession. Fully manifesting unity in our profession depends on the continued credibility of the profession and our own desire to accept our dissimilarities.

We understand that there will always be a need to accept differences of opinion. Living in harmony with one another while dealing with our differences through self-driven, internal dialogue is the best way for us to walk the path to unity. So long as our core principles remain intact, then we should not be afraid to accept one another and practice under one banner, together - cooperating, putting pride and rivalry aside, to bring the benefits of chiropractic adjustments to the greatest amount of people we can.

It would be a grave mistake to ignore our perceived doctrinal differences. However, we should view these as secondary to the greater good of the profession; otherwise, we will remain in opposition to one another and continuously be viewed as permanently divided. This does not help us serve the public to the best of our capacity.

Extending the liberty to each person to hold fast to their own conscience on what chiropractic is should not be a point of conflict – if we are willing to hold steadfast to the core principles of chiropractic. With this understanding, the liberty to practice with differences among us should be welcomed, not feared.

Charity, or the love for our profession, must be included so that we can be a cohesive unit that works together in sync, thus enabling us to grow and develop a resiliency to outside forces who look to reduce our capacity to bring health to our communities.

Protecting the Interests of Practicing Doctors of Chiropractic

Protecting our practicing doctors is a never-ending, tedious struggle. As the current president of the NYSCA, I cannot express the depth of pride I have for all our volunteers, especially our Insurance Committee, who continuously provide for our members, helping them to secure positive outcomes in their claims appeals in a majority of the cases. They are also constantly delivering the message to insurers of how valuable our services are to patients. This dedication has resulted in a needed upgrade for our profession over the summer.

As an example, it was announced in late August that doctors of chiropractic will be able to order high tech imaging and lab testing when medically necessary for MVP insureds under their new chiropractic network along with noted fee schedule increases.

As a practicing Doctor of Chiropractic, I cannot express the amount of gratitude I have for these outstanding committee members.

Fostering New Leadership

The current generation of chiropractic students are our future. This is not something that we should take for granted. Teaching leadership through example is a continuous process that we should never allow to falter.

There is a saying: "We get the leaders we create." (Peter Block, American Author). This is applicable to Chiropractic colleges, professional associations, and private practices. I am happy to say that the NYSCA continues to have a cooperative relationship with an open dialogue at Northeast College of Health Sciences. We also have a growing student presence within our Association. The student chapters of the NYSCA are again operating at Northeast College and D'Youville University, and student representatives of these chapters actively participate in the NYSCA House of Delegates meetings and at our conventions. Students and new practitioners also are taking advantage of the opportunity to be exposed to real life experience through our Roadmap to Success and Mentoring program.

We have the responsibility to maintain this leadership pipeline and work to ensure that it will continue to grow. I firmly believe that this channel starts in the school. Greatness is developed with a continual flow of leaders while building a culture and mindset that leaders develop leaders.

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chiropractors and the chiropractic profession.



We are proud to be a Premier Sponsor of the New York State Chiropractic Association.

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NYSOA 11160



The Chiropractic Future Strategic Plan

By Ray Foxworth, DC, FICC | Source: The American Chiropractor I AUGUST 2022

It's a thrilling time to be a chiropractor. Here's how the profession is shifting and how you can play a part in things to come. Transparency, inclusion, and collaboration are the three pillars that support the Chiropractic Future Strategic Plan. This ambitious project began in 2019 as a bold idea to achieve unity without uniformity in our profession so practitioners and patients would reap the benefits of shared priorities and goals.

August 2020 saw collaborative workgroups giving the vision some shape on what mattered to them and how they thought chiropractic should develop into the future, driven by huge amounts of data drawn from all corners of chiropractic.

The result was a five-year plan inspired by almost 4,000 contributing professionals that set milestones for 2021 to 2026. There's a lot to unpack for the immediate future of this evolving project, so let's cover some of the major points.

The Heart of the Five-year Plan

The three pillars are rooted in the plan's vision and values:

Goals

- The chiropractic profession is unified without the need for uniformity.
- Chiropractic is the first choice for health and wellness.
- Compensation for chiropractic services is at parity with other medical professions.
- The chiropractic profession is validated and enhanced by a coordinated, accessible, evidence-based research environment.

Values

- Compassionate patient-centered care.
- Trustworthy, ethical behavior.
- Honest, transparent communication
- Whole-body wellness.
- Hands-on, noninvasive treatment.

Phase One of the plan (2021) is available for review and was primarily focused on gathering data and validating the themes that emerged in the two pillars. Last year opened with numerous think tank sessions generating a wide variety of topics for input ranging from education costs and leadership issues to eldercare and industry disruptions.

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We believe in harnessing science for human good. And so we work day and night, around the world, to deliver answers for all your health questions—whether you're a provider, drug developer, hospital, medical researcher or patient. That means everything from advancing diagnostic testing, to helping launch new drugs, to offering new perspectives through data, all drawing from a deep well of scientific expertise. So when you need trusted information to make clear, confident health decisions, consider Labcorp your source.

Labcorp is the laboratory of choice for New York State chiropractors, and now Labcorp has partnered with NYSCA to simplify access to world-class diagnostic testing. With nearly 150 convenient patient service center locations and in-network status with all major insurance plans, our team of scientists, sales consultants, IT experts, and logistics professionals are poised to bring value to your practice every day. Whether it's scheduling a specimen pickup, integrating with your EMR, or speaking with one of our scientists, our team is proud to be your trusted partner.



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Succeed in Business Despite Disabilities: Parents as Business Owners

By Suzanne Tanner, creator of AbleSafety.org

As a parent with disabilities, you may fear that you cannot run a business effectively. After all, you have so many tasks to balance. With these tips from the New York State Chiropractic Association, however, you may find you have the strength necessary to make your business succeed.

Create a Detailed Business Plan

Without a detailed business plan, you lack the blueprint for a successful business. Your business plan includes all the information you need to keep your business going or start it up. When you have your hands full with the kids, you need a detailed manual on getting your business off the ground. Business plans should include your marketing research, your plans for funding, your structure, and all marketing strategies.

When it comes to business structure, consider an LLC or corporation. Either structure has benefits that can limit your personal

liability as well as enable pass-through taxation with an S Corp filing. If you have [questions about setting up an S Corp in New York](#), it's a good idea to work with a formation company. They can provide you with more information in addition to making the formation process easier and more cost effective.

Hire Trustworthy Employees

You do not have the time to manage every little aspect of your business. You have to learn to delegate and trust your employees. To find trustworthy employees, [first look within your company](#). If you have a good business culture that values work-life balance and makes people feel welcome, your workers may value the company more. Next, post your job ads on as many platforms as possible to guarantee more talent looks at your posts. Try to form meaningful relationships with your talent. The closer your employees feel to you, the more likely they will want to help.

Continued on page 20



OUR 75TH ANNIVERSARY YEAR MAY BE WRAPPING UP, **BUT WE'RE JUST GETTING STARTED.**

If we've learned anything this milestone year, it's that 75 years is just the tip of the iceberg. We look forward to serving you and helping to further the profession for many years to come.



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NYSCA Conventions

Continuing Education Opportunities of the Highest Caliber

Presenting the New York State Chiropractic Association

2022 Fall Convention

September 30-October 2, 2022 at the Kartrite Resort & Indoor Waterpark

It is our pleasure to invite you to join us for the NYSCA 2022 Fall Convention! We encourage you to arrive early for the Friday session to check in and visit with our event exhibitors. Classes on Friday will be from 2pm-6pm and will offer up to 4CE, followed by our Welcome Reception. The Saturday session will be from 8am-6:00pm and will offer up to 8 credits, along with a banquet luncheon and dessert reception with sponsors and exhibitors. The Sunday portion will be from 8am-12pm and will offer up to 4 credits.

Earn up to 16 CE Credits over 3 days at New York's largest indoor waterpark!

Up to 5 Category 1 credits; up to 14 out of state credits. Save \$50 off at-the-door prices when you register by 09/22/22. Special pricing for Association Members. Registration MUST be received by Friday, 09/23/22.

[Download Event Agenda](#)

[Register Online](#)

[Visit the Virtual Expo](#)



Scheduled speakers include: Timothy Kelly DC, Gregg Rubinstein DC, Robert DeSantis DC, Lev Lewin Esq, Michael Baglio Esq, Robin Stein DC, Robert Martin DC, Robert Silverman DC, Karissa Maggio DC, Jason Brown DC, and Mark Charrette DC

Friday, September 30, 2022

- 2pm-3pm—Fortune 500 Systems in a Chiropractic Office— (Kelly | 1CE Cat1)
- 3pm-4pm—The Philosophical Contribution to Chiropractic Practice (Rubinstein | 1CE)
- 4pm-5pm—Medicare Self-Audits For Your Practice – Simple and Easy Solutions (DeSantis | 1CE Cat1)
- 5pm-6pm—Navigating Examination & Documentation of MVA Injuries (Lewin, Baglio | 1 CE Cat1)

Saturday, October 1, 2022

- 8am-10am—Documenting and Coding Chiropractic Care for an Injured Worker (Stein, Martin | 2CE Cat1 - NY Only)
- 10am-12pm—21st Century Approach to Musculoskeletal Conditions: The Gut-Spine Connection (Silverman | Sponsored by NutriDyn | 2CE)
- 2pm-4pm—Pediatric Chiropractic: Examination and Treatment of the Pediatric Patient (Maggio | 2CE)
- 4pm-6pm—Patient-Centered Chiropractic Care: The Key Link for Lumbar Dysfunction (Brown | 2CE)

Sunday, October 2, 2022

- 8am-12pm—The Neurology of Lower Extremity Adjusting and Common Foot Patterns (Charrette | Sponsored by Foot Levelers | 4CE)

Policy Statement: The NYSCA makes every attempt to offer programs as publicized. We nevertheless reserve the right to alter and/or adjust program details, including but not limited to dates, locations, times, instructors, and presentation sources and sequences.

License Renewal: Continuing education credit (CE) is provided by Northeast College of Health Sciences. Neither a speaker's or exhibitor's presence at a seminar/ course/ lecture/ webinar/ online presentation (event), nor product mention or display, shall in any way constitute Northeast College endorsement. Northeast College's role is strictly limited to processing, submitting, and archiving program documents on behalf of course sponsors.

CE pending for NY, PA, FL. Pre-Approved: CO, CT, DE, DC, ID, IL, IN, IA, MA, MD, MS*, MT, NE, ND, NH, NJ (DC only), OH, OR, RI, SC, UT, VT, VA, WA, WY, Puerto Rico, Canadian Provinces (except AB); *Does not accept online. This course is valid for Doctor of Chiropractic CE credits in "pre-approved" states, so long as it falls within the scope of practice as outlined by the corresponding state board. It remains attendees' responsibility to contact the state board(s) from which they seek continuing education credits for purposes of ensuring said board(s) approves both the delivery method and content as they relate to this event.





The New York State Chiropractic Association

2022 Fall Convention

September 30-October 2, 2022

at the Kartrite Resort & Indoor Waterpark 555 Resorts World Drive, Monticello NY

Please register online with a credit card at www.NYSCA.com

OR mail this registration form with check payable to: NYSCA, PO Box 557, Chester NY 10918

Convention Registration

☐ NYSCA Member ☐ Council Member ☐ ACA Member ☐ Other State Assoc. Member ☐ Unaffiliated

Doctor Name _____

NY Lic# _____ Other State _____ # _____

Mailing Address _____

City/State/Zip _____

Phone _____ Fax _____

Email _____

Registration Category

	Early by 07/08/22	Standard by 09/22/22	At The Door after 09/22/22
☐ Non-Affiliated DC	\$279	\$299	\$369
☐ NYSCA/Council/ACA Member	\$179	\$199	\$269
☐ 1st or 2nd Year Licentiate Member	\$129	\$149	\$199
☐ CA attending with registered DC	\$79	\$99	\$129
☐ 50+ yrs. in practice NYSCA member	\$0	\$0	\$0
☐ DC student or full-time college faculty	\$0	\$0	\$0

(student/faculty registration does NOT include CE or lunch; meal tickets must be ordered separately)

Saturday Luncheon

1 lunch is included in registration unless otherwise noted.

☐ Attending luncheon Other Needs ☐ GF _____ ☐ DF _____ ☐ Kosher _____

☐ Not attending luncheon

☐ Additional luncheon tickets # _____ @ \$40.00 each \$ _____

☐ Children under 10 (Chicken Nuggets) # _____ @ \$25.00 each \$ _____

Registrations may be submitted online or via postal mail. Faxed registrations are NOT accepted.

Association membership subject to verification. Mailed registrations must be postmarked by 07/01/22 to be eligible for early pricing, or postmarked by 09/15/22 to be eligible for standard pricing.

Registration Deadline: Early registrations must be received with payment by 5:00 pm on 07/08/22. Afterward, standard pricing will apply. At-the-door pricing will apply for all mailed registrations postmarked after 09/15/22 and all online registrations completed after 5:00 pm on 09/22/22

Cancellation Policy: Cancellation and refund requests must be made in writing and sent to controller@nysca.com. Refunds will be issued in the manner in which payment was received and will be subject to a 15% processing fee if received more than one week prior to the scheduled event. All postage fees are non-refundable. Cancellations within one week of the event will be subject to additional administrative fees. Please review our Convention Policy Statement for details.

Invalid credit cards are subject to a \$10.00 fee and returned checks are subject to a \$20.00 fee.

Pricing

To qualify for member pricing, your membership with the NYSCA, New York Chiropractic Council, or American Chiropractic Association must be active and current. Please contact our administrative office for more details.

Registration Deadline

Standard registrations must be received with payment by 5:00 pm on 09/22/2022. At-the-door pricing (add \$50 to standard pricing) will apply for all mailed registrations postmarked after 09/15/2022 and all online registrations completed after 5:00 pm on 09/22/2022. FAXED REGISTRATIONS WILL NOT BE ACCEPTED.

Questions?

Please contact the event coordinator:
Elizabeth Kantrowitz
518-312-4236
controller@nysca.com

Upcoming Events

Additional CE events may be coming up at the district level. Please contact the individual districts for more information.

Learn More About NYSCA

www.NYSCA.com

Practice of Treating Peripheral Neuropathy

Chiropractors licensed in New York must practice within their chiropractic scope of practice as part of an overall treatment plan for a chiropractic patient. Under Education Law §6551(1), the practice of the profession of chiropractic is defined as detecting and correcting by manual or mechanical means structural imbalance, distortion, or subluxations in the human body for the purpose of removing nerve interference and the effects thereof, where such interference is the result of or related to distortion, misalignment or subluxation of or in the vertebral column.

According to the National Institutes of Health, peripheral neuropathy refers to the many conditions that involve damage to the peripheral nervous system, the vast communication network that sends signals between the central nervous system (the brain and spinal cord) and all other parts of the body (<https://www.ninds.nih.gov/Disorders/Patient-Caregiver-Education/Fact-Sheets/Peripheral-Neuropathy-Fact-Sheet>). The treatment of peripheral neuropathy does not fall within the scope of New York chiropractic practice. Comorbidities such as peripheral neuropathy do not necessarily exclude chiropractic treatment or treatment of concurrent conditions that fall within the profession's scope.

Thus, in New York, chiropractors who treat peripheral neuropathy unrelated to the spine are practicing beyond the chiropractic scope of practice. In this instance, the chiropractor may be subject to a charge of unprofessional conduct for practicing beyond their lawful scope (see Board of Regent Rules 29.1 (b) (9)).

[READ MORE](#)

Practice of Treating Concussion

Chiropractors licensed in New York must practice within their chiropractic scope of practice as part of an overall treatment plan for a chiropractic patient. Under Education Law §6551(1), the practice of the profession of chiropractic is defined as detecting and correcting by manual or mechanical means structural imbalance, distortion, or subluxations in the human body for the purpose of removing nerve interference and the effects thereof, where such interference is the result of or related to distortion, misalignment or subluxation of or in the vertebral column.

According to the Centers for Disease Control and Prevention, a concussion is a type of traumatic brain injury (TBI) caused by a bump, blow, or jolt to the head or by a hit to the body that causes the head and brain to move rapidly back and forth (https://www.cdc.gov/headsup/basics/concussion_what.html). The treatment of concussion does not fall within the scope of New York chiropractic practice. Comorbidities such as concussion do not necessarily exclude chiropractic treatment or treatment of other concurrent conditions that fall within the profession's scope.

When the history, examination and assessment of a patient leads to the working diagnosis of a concussion, the chiropractor is required to refer the patient to an appropriate medical provider. Chiropractors may not manage the diagnosis and treatment of a concussion patient. A chiropractor may treat the associated spinal and soft tissue injuries sustained during a concussive event concurrent with a medical provider overseeing the concussion treatment.

[READ MORE](#)



Logan University Announces Fourth Annual Women's Health Symposium

*Event features educational seminars from leaders
in chiropractic and women's health*

(ST. LOUIS – July 25, 2022) – In partnership with the American Chiropractic Association (ACA) Council on Women's Health, Logan University presents the fourth annual Women's Health Symposium, September 24-25, 2022, on Logan's campus.

With a theme of "Advances in Women's Healthcare," the symposium will feature expert leaders in women's health discussing topics such as post-partum depression and choosing the right cleanse for female patients, whole food nutrition, sleep and more. The symposium is open to all health care professionals working with female patients and provides up to 12 hours of continuing education credits.

Assistant Dean of the College of Chiropractic at Logan and ACA Council on Women's Health President Kristina Petrocco-Napuli, DC, MS, FICC, FACC said she's excited to bring high-caliber speakers from around the country to shed light on topics that are not regularly discussed in the chiropractic profession.

"It's important for experts in our profession to teach, collaborate and learn from each other in order to improve health and wellness for their patients, especially female patients," Dr. Petrocco-Napuli said. "I hope those attending will leave the symposium with new expertise and strategies to improve health care for the female patient population."

Women's Health Symposium: Advances in Women's Healthcare

Saturday, September 24 - Sunday, September 25, 2022

Purser Center at Logan University

1851 Schoettler Rd., Chesterfield, MO 63017

SPEAKERS

Kristina Petrocco-Napuli, DC, MS, FICC, FACC

Karen Erickson, DC, FACC,

Annette Schippel, DC

Delilah Renegar DC, MD

Georgia Nab, DC

Katherine Greenwood, JD, PhD, CPCC, CO-OP

[CLICK HERE FOR MORE INFORMATION.](#)

Attendees may register online, by phone at 1-800-842-3234 or by mail (Logan University, Postgraduate Department, 1851 Schoettler Road, Chesterfield, MO 63017).



NYSCA Calendar of Events

Please visit www.NYSCA.com/meetings-events-calendar to view our full calendar. View individual events to download the iCal file to import into your personal calendar. Please note: district meeting dates, times, and locations are subject to change. Please check with your district president to confirm meeting schedules and locations.

Sept'22				Oct'22			
Northeast College Alumni Weekend will be an online event held September 16-18, 2022				The NYSCA 2022 Fall Convention will be held September 30-October 2, 2022 at the Kartrite			
Mon	9/6	All Day	NYSCA Admin Office Closed	Sat	10/1	All Day	NYSCA 2022 Fall Convention
Thurs	9/9	7pm	D15 Rochester Meeting	Thurs	10/6	7pm	D15 Rochester Meeting
Mon	9/12	1:30pm	Insurance Committee Lunch & Learn	Tues	10/11	8pm	D6 Nassau Meeting
Tues	9/13	8pm	D3 Queens Meeting	Tues	10/11	8pm	D3 Queens Meeting
Tues	9/13	8pm	D6 Nassau Meeting	Wed	10/12	1pm	NYSCA CE Webinar
Wed	9/14	7pm	D17 Buffalo Meeting	Wed	10/12	7pm	D17 Buffalo Meeting
Wed	9/14	7:30pm	D2/5 Brooklyn/Staten Island Meeting	Wed	10/12	7:30pm	D2/5 Brooklyn/Staten Island Meeting
Thurs	9/15	7pm	Financial Wellness Webinar	Thurs	10/13	7pm	Financial Wellness Webinar
Sun	9/18	All Day	Chiropractic Founder's Day	Sat	10/16	All Day	World Spine Day
Tues	9/20	1:30pm	Financial Wellness Lunch & Learn	Tues	10/18	7:30pm	D9 Hudson Valley Meeting
Tues	9/20	7:30pm	D9 Hudson Valley Meeting	Wed	10/19	7pm	D12 Syracuse Meeting
Weds	9/21	8:30pm	D7 Suffolk Meeting	Wed	10/19	8:30pm	D7 Suffolk Meeting
Wed	9/21	7pm	D12 Syracuse Meeting	Tues	10/25	1:30pm	Financial Wellness Lunch & Learn
Nov'22				Dec'22			
Wed	11/2	1pm	NYSCA CE Webinar	Thurs	12/8	7pm	D15 Rochester Meeting
Tues	11/8	8pm	D3 Queens Meeting	Tues	12/13	1:30pm	Financial Wellness Lunch & Learn
Tues	11/8	8pm	D6 Nassau Meeting	Tues	12/13	8pm	D3 Queens Meeting
Wed	11/9	7pm	D17 Buffalo Meeting	Tues	12/13	8pm	D6 Nassau Meeting
Wed	11/9	7:30pm	D2/5 Brooklyn/Staten Island Meeting	Wed	12/14	1pm	NYSCA CE Webinar
Thurs	11/10	7pm	D15 Rochester Meeting	Wed	12/14	7pm	D17 Buffalo Meeting
Tues	11/15	1:30pm	Financial Wellness Lunch & Learn	Weds	12/14	7:30pm	D2/5 Brooklyn/Staten Island Meeting
Tues	11/15	7:30pm	D9 Hudson Valley Meeting	Thurs	12/15	7pm	Financial Wellness Webinar
Wed	11/16	7pm	D12 Syracuse Meeting	Tues	12/20	7:30pm	D9 Hudson Valley Meeting
Wed	11/16	8:30pm	D7 Suffolk Meeting	Wed	12/21	7pm	D12 Syracuse Meeting
Thurs	11/17	7pm	Financial Wellness Webinar	Wed	12/21	8:30pm	D7 Suffolk Meeting
Thurs	11/24	All Day	NYSCA Admin Office Closed	Thurs	12/26	All Day	NYSCA Admin Office Closed



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Planning for Retirement

By David B. Rosenstock, CFP

One of the ironies of being a doctor is that too often caring for others takes away from the time we need to care for ourselves. Frequently this deficit in self-care hours can cut into our quality of life and reduce our financial well-being.

An important strategy to make the best of your limited free time is to seriously consider retirement planning. Regardless of your age, this is a crucial path to safeguarding your future and assuring a lower level of future stress.

Whether you are a pre-retiree or retiree, there are several major areas you should think about to successfully plan for retirement. Retirement planning can reduce anxiety and increase happiness, security, and peace of mind. If you take the time to plan wisely, retirement can be a richer and more rewarding time of life.

First, develop an income plan. This component involves listing all your guaranteed sources of retirement income —pension, investment portfolio returns and income retirement savings and investment accounts, such as a traditional IRA, 401(k), Roth IRA or Roth 401(k), Social Security,

annuity income (if you have one), and any other sources of income.

Working past the traditional retirement age, either part or full time, is a great way to stretch and supplement retirement income. Delaying retirement can have a significant impact on retirement finances by giving your existing retirement savings more time to grow and shortening the period of retirement you will need to pay for. Financial planners often refer to the 4% rule, a guideline stating that you should take out only about 4% of your retirement savings annually. Each person's situation is unique but having some guidelines can help you prepare.

Choosing the Right Investment Strategy is involved in this component of your plan. There are many investment strategies available, from aggressive to conservative. Generally those who are younger are advised to invest more aggressively, tapering to more secure investments as they grow older. Safety comes at the price of reduced growth potential and the risk of erosion of value due to inflation. Safety at the expense of growth can be a critical mistake for those trying to build an adequate retire-

ment funding strategy. On the other hand, if you invest too heavily in growth investments, your risk is heightened. The other day I took my 2 kids out for ice cream and by the time they added their toppings and self served themselves extra portions the bill came to \$20. It's easy to expect costs to remain what they used to be. We make assumptions but those may not be accurate and become outdated.

Forecasting your expenses is a second key financial building block for retirement. How much you want to spend in retirement is one of the biggest factors driving how much you need for a secure retirement.

Most of your money in retirement is spent on three major categories including housing, transportation, and medical expenses. According to a Bureau of Labor Statistics' Survey, for adults age 65 and older: Housing Represents 34%, Transportation is 16% of Spending, and Health Care Represents 13% of Spending.

As doctors know so well, health care costs rarely decrease as we age. My father-in-law spent tens of thousands on surgeries

Continued on page 29



Foot Levelers Celebrates 70th Anniversary of Revolutionary Innovations in Custom Orthotics, Forecasts Technology Breakthroughs and Serves as Pinnacle of Health and Wellness

ROANOKE, Va.--(BUSINESS WIRE)--Foot Levelers, the world's leading provider of hand-crafted custom orthotics serving multi-disciplinary professionals and clinicians, is pleased to celebrate its 70th anniversary with a look at the company's impressive achievements and exciting developments for the future. Foot Levelers is recognized as the pioneer in innovation, developing a number of "firsts" in the world, including the first truly custom orthotic, first casting in foam methodology and first 3-D scanner. Foot Levelers are the only custom orthotics that support all three arches of the foot for total body health and are backed by proven science.

"Our ground-breaking tools and technology have fueled and continue to support custom orthotics as we refine our solutions to meet evolving health and lifestyle needs," says Kent S. Greenawalt, chairman and CEO of Foot Levelers. "Quite literally, our custom orthotics serve as the foundation of strength and stability for our doctors and the patients they serve. Our research proves that proper biomechanics of the feet has a positive impact on the spine, specifically by reducing chronic low back pain. Our tools and technology come together where science meets performance, as we strive to continue to serve as the pinnacle of health and wellness."

According to research conducted by Georgetown University Health Policy Institute, back pain is the sixth most costly condition in the United States, with health care costs and indirect costs due to back pain reaching over \$12 billion per year and back problems representing patients' most frequent complaint to doctors.

Jamie Greenawalt, senior vice president, Foot Levelers, adds, "Looking ahead, we'll continue to provide the highest level of care and in-

novation. In July 2022, we launched InMotion+™, based on our InMotion®, the world's most prescribed custom orthotic, featuring an enhanced design that represents the best custom orthotic that Foot Levelers has ever offered. We look forward to delivering more world-class orthotics that offer quality of life improvement for patients of all ages and activity levels. We are proud to build on our incredible legacy of performance and leadership."

Studies document that Foot Levelers orthotics are proven to reduce lower back pain by 34.5%, a result that translates into better care for patients, lower costs for healthcare systems and better outcomes for providers in the spine care continuum.

Dr. Ted Carrick, professor of Neurology, University of Central Florida College of Medicine, adjunct Professor, MGH Institute of Health Professions, senior research Fellow, Centre for Mental Health Research/University of Cambridge, and chiropractor, says, "Foot Levelers' custom orthotics are a powerful first-line treatment in the battle against lower back pain. As the foundation of the body, improving the feet with custom orthotics helps balance and support the spine. Orthotics also represent an essential preventive against back pain, which is important given America's ongoing opioid crisis."

Foot Levelers has a proud history of helping people practice proactive health through exercise and staying active. Since 2012 they've been the title sponsor of the Foot Levelers Blue Ridge Marathon and Half Marathon, which draw thousands of participants to the Roanoke community every year. Recently, the Foot Levelers Blue Ridge Marathon was named one of the hardest road marathons in the U.S. by Runners World.





NORTHEAST COLLEGE HOSTS SPRING 2022 CEREMONIES, CONFERS 74 DEGREES



College holds Commencement & white-coat ceremonies to honor students

Northeast College of Health Sciences recently hosted its Spring 2022 ceremonies honoring students at various stages in their healthcare education. The Commitment to Excellence Pledge event, for first-trimester chiropractic students, was held on July 20; Transitions Ceremony, for seventh-trimester chiropractic students, on July 28; and the Commencement Ceremony honoring new doctors of chiropractic and M.S. earners, on July 31.

Northeast College's Commencement Ceremony was held on the Seneca Falls campus at the Standard Process Health and Fitness Center and honored the 20 Doctor of Chiropractic students and 54 M.S. students (36 from the Applied Clinical Nutrition program and 18 from the Human Anatomy and Physiology Instruction program) receiving degrees at the ceremony.

Integrated Chiropractic Therapies associate professor Dr. Hunter Mollin was the grand marshal, Foundational Sciences instructor Dr. Jessica Walker delivered the faculty address and Northeast Board of Trustees Chair Dr. Rick Rosa (D.C. '96) presented the trustee greeting.

"As you move into this new stage of your professional life, always remember that you are not alone. Your alma mater will always be here for you, supporting you in your dedication to uncompromising excellence and optimal health," said Rosa to the College's newest graduates.



Words of Wisdom from Northeast Alumnus, President Mestan

Commencement keynote speaker Dr. Charles Ventresca, a 1985 graduate of Northeast College of Health Sciences, drew from his rich experience as a chiropractor and licensed acupuncturist when addressing the graduating students.

From 1986 through 1991, Ventresca was part of the faculty when the College was in Long Island. He taught Orthopedic Diagnosis, Radiological Diagnosis, Cardiovascular Diagnosis and Gastrointestinal Diagnosis classes. Ventresca has worked with professional athletic teams including the N.Y. Islanders and the N.Y. Jets and was the first acupuncturist / chiropractor on the U.S. Tennis Open medical team. A strong promoter of living a natural lifestyle, Ventresca has put generosity and compassion at the forefront of his patient care.

Northeast College President Dr. Michael Mestan presented awards at the ceremony for excellence in academics, leadership and clinical practice. He also delivered remarks to graduates and conferred the degrees. "We look forward to seeing all that our graduates accomplish, both how they reimagine health and transform lives. We know that they will represent our College well," Mestan said.

[READ MORE](#)

Northeast College Board of Trustees Chair Lizzio Completes Service; College Announces New Board Leadership

At its June 2022 meeting, the Northeast College of Health Sciences Board of Trustees celebrated the accomplishments of longtime member and outgoing chair Dr. Frank Lizzio (D.C. '80), as well as welcomed new chair Dr. Rick Rosa (D.C. '96).

A member of the College's Board of Trustees since 2007, Lizzio began his tenure as Board chair in 2019. He also served as vice president and president of the College's Alumni Association from 1997 to 2006. In addition, Lizzio was an adjunct assistant professor at the College and served as a faculty clinician at the College's outpatient health center in Levittown.

"We are grateful for the guidance and experience of Dr. Lizzio during his past years as chair and as a member of the Board," said Northeast College President Michael Mestan. "His contributions have made a great impact on not only Northeast but on the whole healthcare profession."

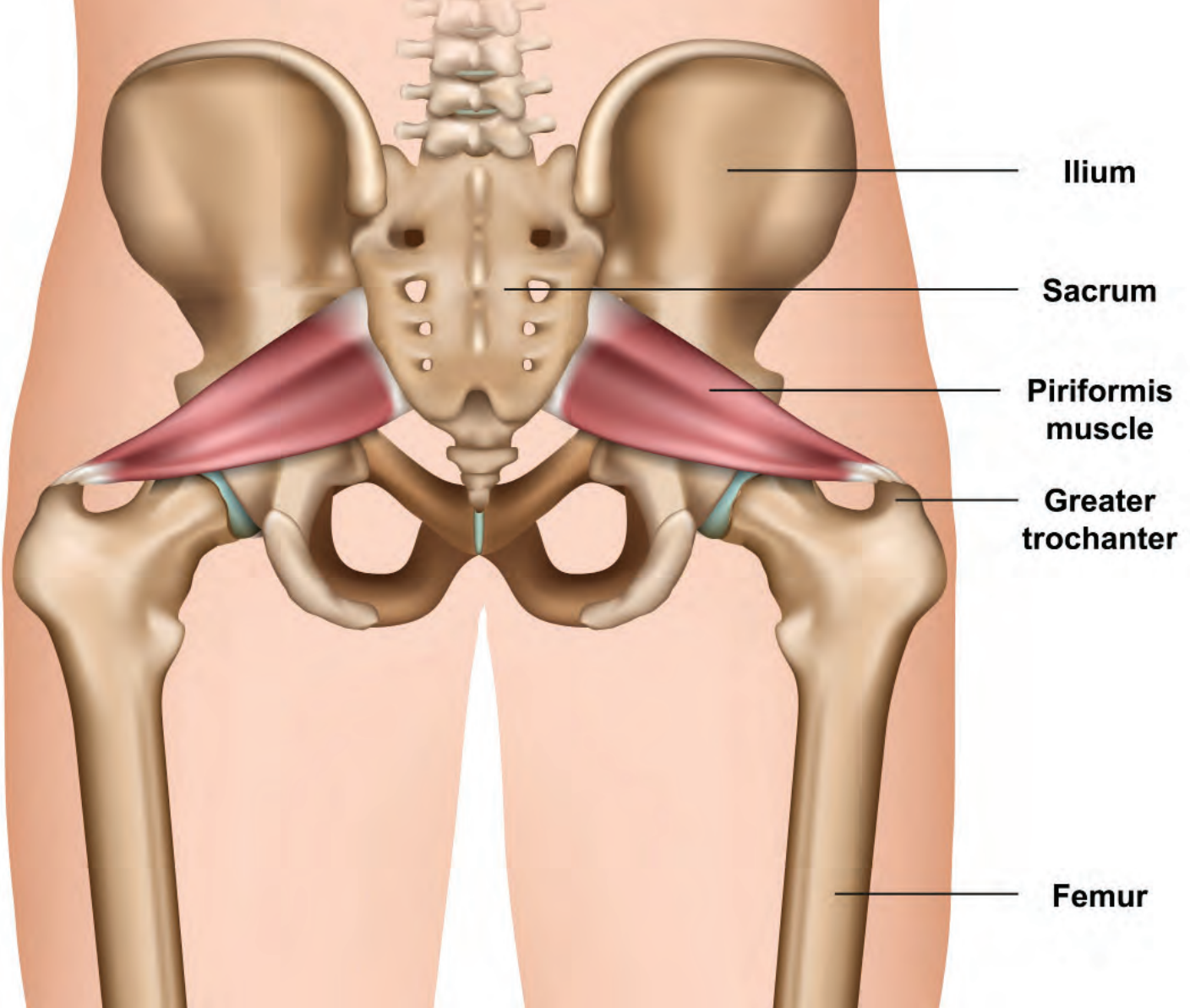
[READ MORE](#)

Northeast College, Industry Leaders Talk About the State of Chiropractic in New York State

On June 21, 2022, Northeast College of Health Sciences President Dr. Michael Mestan led a discussion about the state of chiropractic in New York state, featuring leaders from the New York State Chiropractic Association (NYSCA) and the New York Chiropractic Council.

The presentation centered first around a survey sent earlier in the year to Northeast chiropractic students, gauging thoughts and perceptions of chiropractic practice in the state. Northeast's President Mestan was joined by two expert chiropractic practitioners and industry leaders, President of NYSCA Dr. Anthony Palumbo and New York Chiropractic Council past president and current Regents Council member Dr. John LaMonica.

[READ MORE](#)



Technique Tips:

Treating Piriformis Syndrome

By Dr. JoAnna Fasulo

Piriformis syndrome is a common problem seen in our chiropractic offices. Symptoms are sciatic type symptoms including buttock, hip and leg pain. Ironically, it is more often the culprit with radiating pain than actual disc injuries.

To treat this syndrome, it is imperative to stabilize the affected sacroiliac joints by aligning the pelvis, strengthening the muscles that support the pelvis, and perform spinal adjustments to the joints directly and sometimes indirectly affecting the pelvis; including the knee, foot or even shoulder joints.

Common muscles that need to be attended to with piriformis syndrome is obviously, the piriformis, but also the gluteus maximum and medius, iliopsoas and TFL. Palpation will reveal tightness in

the piriformis and often trigger points will be present. Additional examination findings often show a decrease in medial rotation of the femur. This is a (+) Hibb's test. When observing a patient's gait, the patient's leg that is pointed outward will be on the side of the tight piriformis.

Using a Trochanter Belt is very helpful to approximate the sacroiliac joints. Testing the belt and documenting that it relieves some of the symptoms as well as improving the medial rotation of the femur shows it would be a benefit to the patient. Patients should especially use the belt when sitting as in long car drives, or working at a desk. It is good practice to have the patient wear the belt for at least 3 weeks and up to 3 months while they are under chiropractic treatment.



NYSCA District Information

The NYSCA is a statewide professional Chiropractic association, comprised entirely of your peers and colleagues. We have joined together in the promotion, advancement, and defense of Chiropractic. In conjunction with our full time lobbyist, the NYSCA monitors all legislation that affects our profession while working to protect and expand practice rights. Our association is governed by a democratically elected Board of Directors and House of Delegates. Further, New York State is arranged into 4 Regions and 17 districts, each having its own elected officials and hosting monthly meetings and events. Each active district has representation in the House of Delegates to ensure that your voice is heard.

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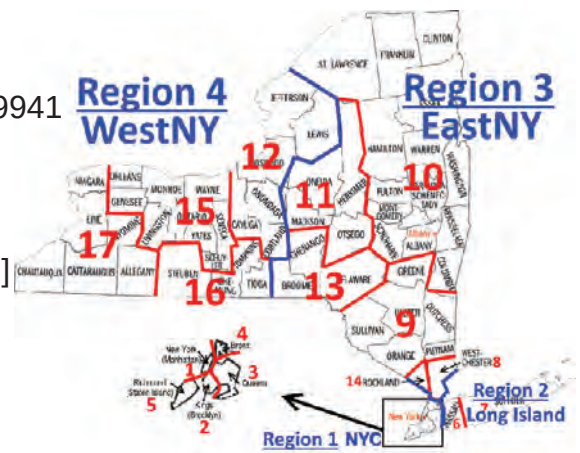
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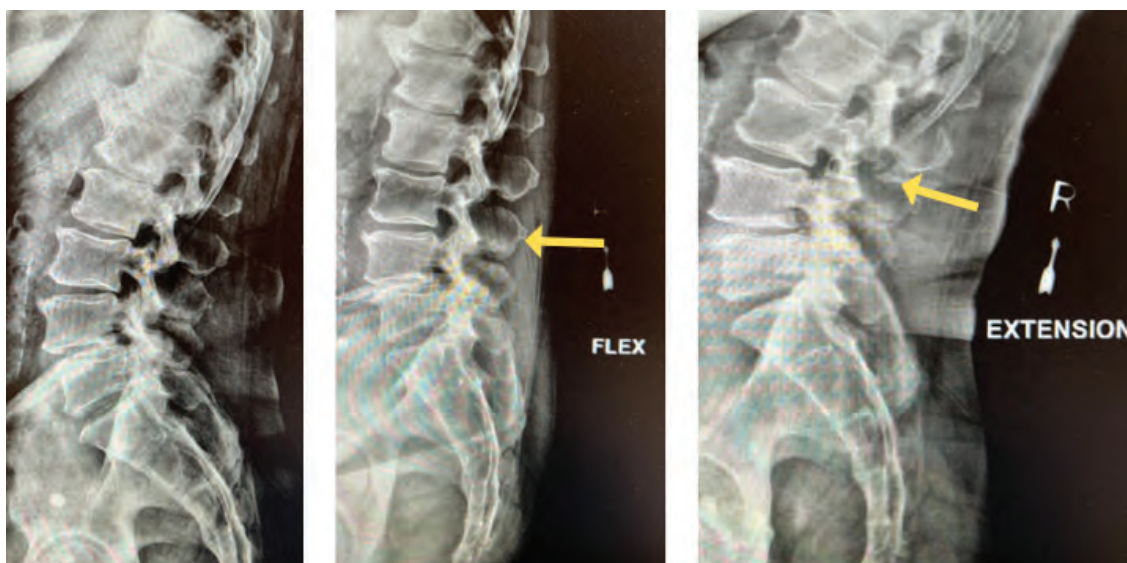
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CASE STUDY

Treatment of Spondylolisthesis and Disc Herniation

By Yusef Imani M.D.



After trying to treat several years of back and leg pain with over-the-counter medication and steroid injections, this week's featured patient met with NSPC Neurosurgeon, Dr. Yusef Imani, seeking relief. Imaging studies revealed a herniated disc at L2/L3 and a grade 1 spondylolisthesis at L4/L5.

With non-invasive treatments exhausted, Dr. Imani presented a surgical plan to treat the patient's ongoing pain.

[READ FULL CASE STUDY](#)

News from the NIC

Workers' Compensation

The NYSCA Insurance Committee (The NIC) continues to receive numerous calls and emails from our members seeking assistance implementing the new workers' compensation requirements. Our webinars and Lunch and Learn presentations have been well attended. This article will be limited to workers' compensation cases, and offers some pearls which you may find beneficial.

READ MORE

MVP Chiropractic Network

Warm Greetings from the NYSCA Insurance Committee! This summer has brought forth several important changes and deadlines which have impacted how you interface with payers. The NYSCA Insurance Committee (The NIC) has been inundated with calls, especially with the new Workers' Compensation requirements and the new MVP program effective 1/1/23

READ MORE

Highmark BCBS Western NY

To provide some background information, the following is from www.highmark.com/about/our-story.html:

In March of 2021, Highmark Inc. announced the completion of its affiliation with HealthNow New York Inc. The newly affiliated organization was rebranded Highmark Blue Cross Blue Shield of Western New York and Highmark Blue Shield of Northeastern New York and serves members in 21 counties in northeastern and western New York. The affiliation brought Highmark health plan membership to more than 6 million people — making it the fourth largest Blue Plan in the nation.

READ MORE

SUCCEED IN BUSINESS DESPITE DISABILITIES: PARENTS AS BUSINESS OWNERS CONTINUED FROM PAGE 7

Learn the Art of Marketing

Spend time [marketing your company](#). Find ways to market your business that continue to bring in clients without you having to spend an excessive amount of time each week marketing. Try to find the shortest route between your potential clients and your brand. For instance, you can use your social media presence to build a connection between potential clients and advertise your services.

To create a unified look for your social media accounts, [search for a banner maker online](#). You can use it to create a custom banner with images, colors, and text of your choice to feature in the heading of your various accounts. Once you've created a design you like, just download it to use.

To save more time, consider [outsourcing your marketing](#). When you outsource, you allow other professionals to market your company and determine the best strategy for your business. If you have limited experience in marketing, it can help to have a fresh set of eyes to handle it.

Care for Yourself

Do not forget about yourself while building your business and raising your kids. Self-care allows you to [regain focus](#) and energy to focus on your obligations. Running a business and raising children together are two different full-time jobs. When you have limited time and energy on top of your commitments, you may quickly feel drained or overworked.

To take time away from your business, ensure you can delegate different tasks to your employees. As a parent, consider utilizing the [help of babysitters](#) and other childcare. Even if you work at home, having a babysitter can help you focus on yourself or your business while having an extra helping hand in the house.

Learn to [pamper yourself](#) too. Give yourself a luxurious bedtime routine before settling into a comfortable mattress for a good night's sleep. Surround yourself with scents and sights that you appreciate and love. For instance, using plants and flowers as decor can calm your mind and positively impact you.

As a parent with disabilities, you have your hands full, but it does not mean you cannot run a business simultaneously. Learning to juggle your professional, personal, and medical life can help you succeed as a business person.

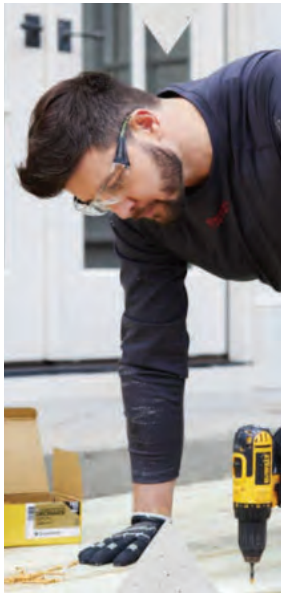
Resources for New Practitioners

Congratulations!

You've received your license to practice chiropractic!

What are you going to do next?

Visit the New Practitioners page on the NYSCA website



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on products and services they already use.



With these member benefits from NYSCA, get money-saving discounts that benefit you, your business, and your family.



Start Saving Today: **NYSCA.SavingCenter.net**



888.868.4030 | membercare@savingcenter.net

Phase One concluded in March 2021 at The Future Summit. Phase Two began the same month ([read the full June report](#)) and set the agenda toward solidifying timelines, creating accountability, and defining how success will be measured.

Plan Goals for 2022

This year focuses on five new objectives, each with its own subset of aims. Here's an overview of what the plan seeks to achieve:

Objective 1 – A unified profession with all specialties recognized, respected, and accepted internally and externally.

This goal includes initial development of an evergreen toolkit for new and graduating chiropractors that will detail how to thrive in the various career paths, alongside promoting a sense of professional unity through strengthening ties with college administrators. Transparent communications between plan volunteers will be established to better implement the identification of budgetary needs and the establishment of a third-party payor troubleshooting task force.

Objective 2 – Emphasis on public relations.

This will entail careful vetting and selection of internal and external influencers alongside marketing and branding firms to promote the right message about the plan's vision and values.

Objective 3 – Support the passing of chiropractic legislation.

Chiropractic initiatives and priorities will be created and realized by raising funds to increase the capacities of state associations and engage with federal legislators. The goal is to create one national policy objective while modernizing Medicare, developing individual state and national communications strategies, and engaging and educating the public on important issues.

Objective 4 – Creating a well-funded research environment.

The plan aims to establish funded research scholarships along with hiring a specialized team to draft practice-based research plans and science writers to better communicate research findings.

Objective 5 – Securing the resources to make it all possible.

A profession-spanning project of this magnitude requires a great deal of resources. An active fundraising committee is working vigorously to implement the fundraising plan to gain the necessary resources so these exciting advancements can be realized. We are asking the entire chiropractic profession to donate \$50 a month for three years to help fund the goals of the plan.

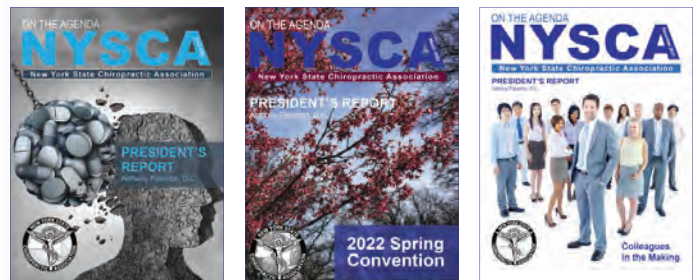
Stay Connected and Get Involved with Upcoming Chiropractic Strategy

There's more to discover for 2022 and plenty of additional goals for 2024. Chiropractors can sign up online for regular updates on the project's progress and achievements.

You can support the plan and may even want to become a volunteer who will bring the plan to fruition and provide financial support with a donation. The biggest need is to fund a research fellowship at Dartmouth College by November 2022.

Dr. Ray Foxworth, DC, FICC, is founder and CEO of ChiroHealthUSA. For over 35 years, he worked "in the trenches," facing challenges with billing, coding, documentation, and compliance, in his practice. He is a former medical compliance specialist and currently serves as chairman of The Chiropractic Summit, an at-large board member of the Chiropractic Future Strategic Plan Committee, a board member of the Cleveland College Foundation, and an executive board member of the Foundation for Chiropractic Progress. He is a former staff chiropractor at the G.V. Sonny Montgomery VA Medical Center and past chairman of the Mississippi Department of Health.

Would you like to contribute to our next statewide newsletter? On The Agenda December 2022 Edition



We're aiming for a publication date of December 1st, and we are wondering if you have any recent articles or blogs that you might be willing to lend to this next newsletter. Of course, if you have more than one that you would like to submit, we can always consider them for use in subsequent publications.

We are interested in anything that advances knowledge in the profession. (Please, no advertorials.) Our members are hungry for information that they can use in day to day practice as well as anything that can enhance clinical skill and proficiency.

The deadline for article submissions is November 15th. Please also be sure to include any attribution information you wish us to include for your article.

Send articles to: comm.secretary@nysca.com

NYSCA Member Privileges

Membership with the NYSCA also makes you eligible for members-only savings from a variety of businesses through the NYSCA Member Privileges Program. Have you taken advantage of the privileges NYSCA membership offers? Here are some of the opportunities open to you:



Complementary group membership with the Foundation for Chiropractic Progress

Activate your F4CP Account



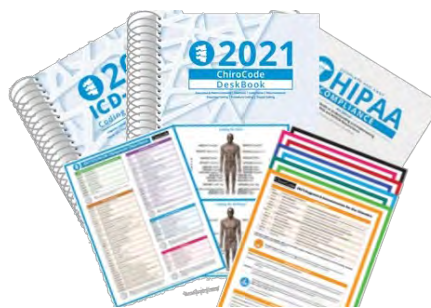
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These NYSCA Sponsors are **trusted business partners** who have supported your organization for many years. Their valuable contributions help the NYSCA achieve its goals in advocating for you and your patients. NYSCA Sponsors also have a **proven track record** in assisting NY chiropractors with reaching their individual practice goals and in staying on the cutting edge of the health and wellness revolution in their communities.

For all they do, we owe it to them to first take a look at their products and services before going elsewhere and to support those who are supporting us. Remember — when doing business with NYSCA Sponsors, you are supporting your professional organization!

Member Benefits

Take full advantage of your NYSCA Member Benefits

Membership with the NYSCA makes you a part of the largest community of practicing Doctors of Chiropractic in New York State. This affords you an unparalleled opportunity for camaraderie with colleagues in your local area, to share with them in the trials and triumphs of day to day practice.

There are many ways for you to increase your benefit of being a NYSCA member:

- ✓ Join your local NYSCA [Facebook Group](#)
- ✓ Attend local NYSCA [events](#)
- ✓ Attend semi-annual NYSCA [conventions](#)
- ✓ Enroll in Monthly CE [Webinars](#)
- ✓ Access [members-only content](#) online
- ✓ Participate in the [members-only forums](#)
- ✓ Benefit from the [Member Privileges Program](#), including group membership with [F4CP](#)
- ✓ Update your [listing](#) in our website's find-a-chiropractor search
- ✓ Apply to be paired with or to become a [practice mentor](#)
- ✓ Submit complementary (FREE) [classified ads](#) (resource for career opportunities!)
- ✓ Participate in the annual NYSCA [elections](#)
- ✓ Receive [assistance](#) from NYSCA's full-time administrative staff with routine questions - or for more detailed assistance, contact NYSCA committee chairpersons, who are practicing doctors of chiropractic with expertise in the area of their committee

View all current NYSCA Member Benefits and Privileges

Be sure to keep your NYSCA membership and dues current so that you can continue to enjoy these Member Benefits and Privileges. As always, please feel free to continue to support your local vendors. If you are not yet a member, **join today** and start taking advantage of these special programs!

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Current NYSCA members who recruit a new regular member (not student, affiliate, or retired) to join the NYSCA for a full year will in turn receive a 'thank you' from the NYSCA in the form of **two additional months** added to the end of their current membership term. Or, if the new member signs up for just a half year, the recruiting doctor receives one additional month of NYSCA membership. We have even sweetened the pot: there are **no limits** to how many times you can benefit from this incentive.

To receive your incentive month(s), the new member must make a semi-annual or annual payment and list you on their application form as their referring NYSCA member. (You may want to give a partially filled out application form to colleagues you are recruiting.)

If you are interested in promoting this offer to your friends and colleagues who may have been considering joining NYSCA and are just waiting for someone to encourage them, and would like a list of non-members in your district, please contact your local district president or controller@nysca.com.

Membership Has Privileges

...and one of them is the self-respect a doctor feels, knowing that they are a part of something bigger than themselves, supporting their livelihood with collective energy and pooled resources.

* New members are defined as DCs who have not been NYSCA members within the preceding 12 month period. The recruiting member's information must be included on the new member application. Only one member can receive the credit for recruiting a new member. Recruiting incentive is not valid on students, retired/disabled, or associate applications. Eligibility subject to verification; Subsequent year's dues payable at usual rate. New member discount offer is not valid for retired or associate members and may not be combined with other membership discounts.

What is the NYSCA?

The New York State Chiropractic Association is a statewide professional Chiropractic Association, comprised entirely of your peers and colleagues. We have joined together in the promotion, advancement, and defense of Chiropractic. In conjunction with our full time lobbyist, the NYSCA monitors all legislation that affects our profession while working to protect and expand practice rights.

Why Should All New York DCs Be NYSCA Members?

"NYSCA membership provides Chiropractors in New York State an unparalleled opportunity to advance their profession, by adding their voice of the unified defense of practice rights, scope of practice and a rightful place among mainstream Health Care."—Jack Beige, DC, Esq., NYSCA Past President

If YOU don't support your profession, who will?

For questions regarding this program, please contact the NYSCA Administrative Office at (518) 785-6346 or a member of the NYSCA Membership Committee.

Growth is never by mere chance; it is the result of forces working together

—James Cash Penney



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NEW YORK CHIROPRACTIC POLITICAL ACTION COMMITTEE

The New York Chiropractic Political Action Committee (NYCPAC) is designed to help elect state legislators who are supportive of Chiropractic issues and positions. Please take a minute to get involved and see what the NYCPAC is focused on accomplishing--Visit NYCPAC.net.

Organized medicine, managed care organizations, and other anti-Chiropractic forces continue to spend hundreds of thousands of dollars each year to elect candidates that do not understand or value the Chiropractic Profession and the research and truths about the efficacy of Chiropractic care.

In order to help fight and educate these outside forces, we need you to please become part of our grassroots advocacy team. All New York Chiropractors, united together, CAN position our Profession to continue to be a viable livelihood and promote the wellbeing of our patients. Please, become part of the solution! We have designed a process to make it easy to donate to the NYCPAC. Don't overlook ANY contribution to the PAC, but please support at the highest level you can. NYCPAC can accept "one time" donations from you or can conveniently set up an **automatic monthly contribution** from your credit or debit card.

We need your support to ensure that we can truly be effective. Stand behind your Profession and **CONTRIBUTE TODAY!**

☐ **Enclosed is my donation for*** (check one)

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NYCPAC.info@gmail.com

Please check each line to affirm that each of the following is true and accurate:

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Scan the QR Code below to make a one-time credit card contribution, or visit NYCPAC.net and click "Make a Contribution"

Please note: Voluntary contributions by individuals are subject to a contribution limit of \$150,000 during a calendar year to all sources and \$84,400 to a political action committee. The annual donation limit for a corporation is \$5,000 in a calendar year to all sources. Each affiliated or subsidiary corporation, if a separate legal entity, has its own contribution limit. For more information on contribution limits in New York, please visit the New York State Board of Elections website at <http://www.elections.ny.gov>.

Contributions to the NYCPAC are not tax deductible for state or federal tax purposes. The Federal Election Commission (FEC) prohibits contributions from individuals who are not citizens or permanent residents of the US. Contributions by one person in the name of another person are prohibited. PAC contributions are also not reimbursable by an employer or any other entity.





ChiroCode Reference Manuals

Exclusive Savings: NYSCA Members receive 20% off MSRP!



Complete & Easy HIPAA Compliance

Find-A-Code's Complete & Easy HIPAA Compliance - 4th Edition (updated 2017) is a simple and practical guide containing all you need to implement and maintain a compliance program for HIPAA, HITECH, and the Omnibus 2013 Final Rule components. This book is a must for every covered entity, business associate, or compliance officer.



Diagnosis & Documentation Cards for Chiropractors

These cards will help you to quickly and easily view the top diagnosis codes and diagnostic tests, sample documentation, coding considerations, CPT crosswalks, and code-linked anatomic images.

These cards are full color, printed on PolyPrint durable material with helpful anatomic images.



2022 Chiropractic ICD-10-CM Cheat Sheet

This clean and simple Cheat Sheet is designed for chiropractors to use in conjunction with the ICD-10-CM Coding for Chiropractic book.

It lists about 75 of the most common conditions chiropractors treat, but many of the codes are hyphenated because there are so many

2022 ChiroCode DeskBook

The ChiroCode DeskBook is your comprehensive go-to chiropractic reimbursement manual for the support you need to get paid properly and keep it. This comprehensive resource includes chapters on Insurance Reimbursement and Claims, Medicare, Compliance, Documentation, Diagnosis Codes (ICD-10-CM), Procedure Codes (CPT®), and Supply Codes (HCPCS).

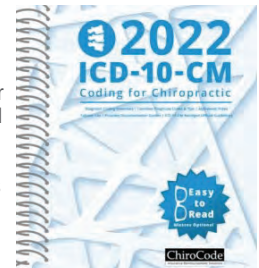


ICD-10 NOTE: Not all ICD-10-CM codes are included in this publication. The ICD-10-CM Coding for Chiropractic contains more about diagnostic coding and includes a more comprehensive list of applicable codes for the chiropractic office and the instructional notations and guidelines to use them properly. Shipping October 2021.

2022 ICD-10-CM Coding for Chiropractic

The ICD-10-CM Coding for Chiropractic is your comprehensive resource to understanding and using the ICD-10-CM codes you see on a day-to-day basis. In addition to a chiropractic specific Alphabetic Index and Tabular List, this book also includes:

- A selection of Provider Documentation Guides – an exclusive clinical documentation improvement tool for ensuring highest specificity code reporting
- Large, easy to read font and custom-shortened code descriptions
- Chiropractic specific overview – learn the structure of ICD-10-CM with specific examples
- Abridged official guidelines – just the information chiropractors need to know
- Code updates for 2022 – effective October 1, 2021



Please note: Products for next year will become available on or about 09/30 of the current year. Orders for such products prior to 9/30 will be considered pre-orders. These items will be charged immediately, and the pre-ordered items will be shipped once they become available.

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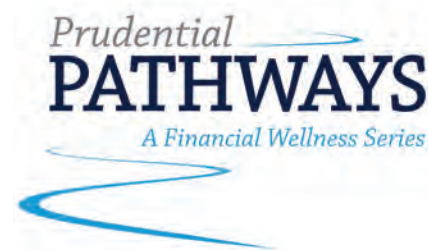
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	HIPAA Compliance 4th Edition	\$149.00*	\$169.00*
	Diagnosis & Documentation Cards	\$ 79.00*	\$ 99.00*
	2022 ChiroCode DeskBook	\$129.00*	\$149.00*
	2022 ICD-10 Coding for Chiropractic	\$ 99.00*	\$129.00*
	2022 Chiro ICD-10-CM Cheat Sheet	\$ 25.00*	\$ 39.00*

*Includes shipping.

Announcing a New NYSCA Membership Benefit:

A Financial Wellness Seminar Series courtesy of Prudential Insurance



We hear every day that many Americans are not financially prepared for their future. People find the financial planning process overwhelming and they don't know where to begin. Many are asking their employers for help.

We are pleased to offer you a financial wellness educational seminar through Prudential PathwaysSM. Prudential PathwaysSM offers practical, down-to-earth information that may help you and your family today, tomorrow, and beyond. It is designed to give you an understanding of the fundamentals of financial wellness through educational seminars.

Webinars for Students & Recent Grads

The following webinars will be of special interest to current students and recent graduates/new practitioners. These presentations will be held on Thursdays at 7pm ET.

- 09/15/22 - How to Pay Off Student Loan Debt
- 10/20/22 - Financial Challenges that Matter Most
- 11/17/22 - Budgeting & Building an Emergency Savings Fund
- 12/15/22 - Understanding Your Health Savings Account
- 01/19/23 - Strategies for College Funding
- 02/16/23 - Financial Conversations Before Saying "I do"
- 03/16/23 - What You Should Know About Life Insurance
- 05/18/23 - Is Your Financial House in Order?
- 06/15/23 - How Insurance Can Help Protect Your Financial Wellness

Webinars for Established Practitioners

The following webinars will be of special interest to established or retiring practitioners. These presentations will be held on Tuesdays at 1:30pm ET as a Lunch & Learn series.

- 09/20/22 - Roadmap to Retirement
- 10/25/22 - Financial Challenges of the Sandwich Generation
- 11/15/22 - Your Social Security Benefits
- 12/13/22 - Taking Control of Your Taxes
- 01/24/23 - Are You Prepared for the Financial Challenges in Retirement?
- 02/28/23 - Financial Conversations Before Saying "I do"
- 03/28/23 - Retirement Planning Toolkit
- 04/25/23 - Taking Care of Your Loved Ones As They Age

- 05/23/23 - It's Your Estate, Are You in Control?
- 06/27/23 - Steps to Buying and Selling a Home

Financial Wellness Checkup Days

Prudential has also scheduled periodic Financial Wellness checkup days: 10/13/22, 12/7/22, 3/9/23, 5/11/23. These are full days of 30-minute 1:1 appointments for any topic, for individuals who won't be able to make the live sessions.

If you have a question or concern, please contact Pathways@Prudential.com or (844) 592-8993.

[Learn more and register online!](#)

(Accessible to NYSCA Members only)

Please note the webinars are being offered via WebEx

Prudential Workplace Solutions Group Services, LLC ("PWSGS") provides access to a number of Financial Wellness products, services, seminars and tools offered by PWSGS, its affiliates or third parties. PWSGS is a subsidiary of Prudential Financial, Inc. PWSGS is not a licensed insurance company, does not provide insurance products or services and does not provide financial, investment or other advice. Individuals should consult appropriate professionals when making financial, investment and tax decisions.

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New York State Chiropractic Association is an independent organization and is not an affiliate of Prudential.
1008878-00006-00

Classified Ads

Associate Wanted

West Side Comprehensive Chiropractic Care is looking for a DC in a prestigious fast paced growing office in the Columbus Circle area. Excellent starting salary plus health insurance, as well as a bonus plan based on performance. Potential ownership opportunities in the future. Well-established 30yr practice that caters to people that live and work in the surrounding area. Please send resume with references to drwatins@drwatins.com

Associate Wanted

Sacred Spa + Wellness is looking to hire a Doctor of Chiropractor to work in our luxury destination wellness spa located on a 100-acre thoroughbred farm. We are 20 minutes outside Saratoga Springs, NY. Set to open Summer 2022, we are looking for likeminded practitioners to come and treat our guests in a holistic manner in a beautiful and luxurious setting. If interested, please reach out to Maria Younglove at info@sacredspaandwellness.com. Welcome to your Sacred.

Associate Wanted

In search of a chiropractor to help manage and treat patients in queens NY. Multiple locations available part time or full time. max pay. please dm and share. text or call 7653609078 or send cv to dr.xenos@gmail.com.

Associate Wanted

Busy chiropractic office located in East Islip Suffolk County/Long Island is seeking a motivated, eager Chiropractor for immediate coverage. Opportunity for future part-time employment for three full days a week for the right individual. Please send letter of interest and résumé to Dr. John Dimitri at eastisliphealth@optimum.net

Associate Wanted

Brooklyn NY and Paramus NJ - This position is for a licensed DC who is friendly, caring, optimistic, teachable and outgoing. Duties include treating patients, performing exams and keeping proper documentation. High volume holistic family practice. 26 years of experience in building and running very successful practices. Job Types: Full-time, Part-time. Pay: \$60,000.00 - \$100,000.00 per year. Send Resume to thenxtlv1@aol.com and/or call 917-288-0014

Associate Wanted

Immediate opening for 35 year estab-

lished practice in Piscataway, New Jersey. 60% major med, 30% auto and 10 % other. Looking for someone who has strong diagnostic skills, and can deliver good quality care. Owner is considering retiring in near future and excellent opportunity for someone who may want to eventually own a practice. Contact 908-246-0376

Associate Wanted

Busy chiropractic office located in Massapequa Park Nassau County/Long Island practicing for 40 years is seeking a motivated Chiropractor for immediate coverage. Opportunity for full-time employment for three to five full days a week for the right individual. Please send letter of interest and resume to Dr. Joseph L. Russo to email pidge@aol.com.

Associate Wanted

Position available for a licensed DC who is friendly, caring, optimistic, teachable, and outgoing. Duties include training in treating patients, performing exams, and keeping proper documentation. Please email your resume to chiroexcel@verizon.net or call/text (201) 394-6662 to schedule an interview and to discuss schedule/pay.

Seeking Associate Position

Motivated new grad looking for a part-time associate position in the Buffalo area. I'm able to work evening and weekend hours and can start immediately. Please contact me (Rachel) at 585-410-2572 to set up an interview.

Office Coverage Needed

Seeking office coverage on Fri 9/16/22 and Sat AM 9/17/22. Traditional DC office using diversified adjusting techniques, soft tissue with an electric massager, modalities and Flexion/ Distraction. A receptionist and a Chiropractic Assistant will help with setting up the patient prior to their care by the chiropractor. The office is in Smithtown NY. Email drwallman@gmail.com or Call my office 631-265-1727

Office Space for Rent

Westchester, NY - Medical Office space is available for rent on Monday, Wednesdays, and some Saturdays more days possible if needed. Existing Aesthetics and Wellness Office. Decorated nicely. Has a procedure room and 2 exam rooms. Near Northwell Northern Westchester Hospital - great satellite office. Accredited OR. Contact precisionmedny@gmail.com

Office Space for Rent

Large and beautiful space in the heart of NYC Manhattan by Times Square. Multiple open tables and a private room. Lots of modern equipment for physical training. (Will be sharing space with a PT). Text or call to see pictures or arrange a time to visit your new practice! Rent includes all utilities and internet. Just get your own phone number and you're ready to practice! This is to takeover a sublet for the next 1.5 years Dr. Wong (718) 578-7722 jwongdc@gmail.com

Office Space for Rent

Manhattan/Columbus Circle: 1, 2 or 3 treatment/exam rooms in a 4 room office occupied by the chiropractic owner. All rooms are 8'x10', unfurnished, 2 with sinks. Street front waiting room with lots sunlight. Large reception and waiting room. Asking \$1,400/month, utilities included. text for photos and phone appt: 646/642-6640. davidsimpsonchiropractor.com

Practice for Sale

Practice And Building: Brydges Chiropractic Office \$475,000.00. 33-year-old well established and fully equipped referral-based DC practice in the Wheatfield NY. Large cash / supportive care clientele. Most care consists of spinal diversified adjusting with spinal decompression (DRX9000), cold laser therapy and massage therapy available Fully computerized, utilizes Eclipse EHR software. Reception area containing a receptionist desk and 2 billing stations. 3 tx rooms, a waiting room, and a separate digital X-ray / spinal decompression room. Private room for the doctor. The practice generates just under \$300,000 yearly on a 3-day work week. Passive income streams that total approximately \$75,000 yearly. All records are backed up daily with both onsite and cloud-based backups. Located on a main traffic route offering high visibility and has a private parking lot that holds 15 cars. The building is appraised at \$487,000. It is 2400 sq ft and was specifically designed in 2015 to be a Chiropractic office. In addition to the Chiropractic office there is a fully separated Massage therapy suite consisting of a common waiting room, a bathroom and 4 treatment rooms. All therapy rooms have sinks and additional heat sources. The passive income for this

(Continued on page 30)

and drugs for chronic migraines and tinnitus before finding that a simple chiropractic adjustment solved both problems for minimal cost. But not everyone is so lucky.

How long you live and how much you need to spend on out-of-pocket healthcare expenses and long-term care are big factors for figuring out how much you will need. Health care costs pose one of the most serious risks to retirement security, so it's important to understand how to plan for this major expense and navigate the system. A study conducted by the Employee Benefit Research Institute estimated that a couple with drug costs at the 90th percentile throughout retirement would need savings of about \$325,000 by age 65 to have a chance of covering their health care expenses during retirement. Even for those on Medicare, health care costs can still erode spending power. Out-of-pocket expenses for people in retirement have risen over 50 percent since 2002. Long-term care costs can be even less predictable than out-of-pocket costs. About half of people 65 and over won't incur any long-term care expenses, and an additional quarter will pay less than \$100,000. Fifteen percent, however, will pay \$250,000 or more.

Another area that retirees and potential retirees need to think about is their tax strategies. Most will have less income after they retire so it is critical to be smart about what you can keep and how much you will have to pay out in taxes. It is important to match different types of accounts (such as taxable or retirement, accounts) with particular investment strategies. Not regularly contributing to tax efficient accounts is a common mistake in financial planning. Making increased contributions to retirement accounts (and there are many options involved here depending on age and circumstances) can help put you on track to be prepared for retirement.

Probably the best way to accumulate funds for retirement is to take advantage of IRAs and employer retirement plans. The reason these plans are so important is that they combine the power of compounding with the benefit of tax deferred (and in some cases, tax free) growth. For most people, it makes sense to maximize contributions to these plans, whether it's on a pre-tax or after-tax (Roth) basis. A key part of a tax planning strategy is to reduce the taxes

from withdrawn funds from tax-deferred accounts, such as 401(k)s or IRAs.

Physicians and medical professionals can be employed or self-employed. Depending on the type of employment, you can invest in different retirement plans. For employed doctors: 401(k) plans, 403(b) plans, government-sponsored 457(b) plans, non-government organization 457(b) plans are some typical options that may be available. For self-employed doctors a SEP-IRA or Solo 401(k) plan are two popular options.

When possible, you should be maxing out your 401k/403b/457b each year, then your Backdoor Roth IRA, and then your individual/joint taxable account. If you have an IRA, you will not be able to complete Backdoor Roth IRAs each year (technically you can, but there are significant logistical complications due to the tax code).

High income medical professionals do not qualify to make Roth contributions so make non-deductible traditional IRA contributions and then convert them to a Roth IRA. Beware though, as a SEP IRA removes your option for Backdoor Roth IRAs. This is why, for someone who is self employed, a better a Solo 401k may be a better option than a SEP IRA. Unfortunately, the IRS code often makes retirement planning as complicated as possible and failure to understand its complex rules can have devastating long-term consequences.

It is also important to match the correct investment strategies with the respective type of account (taxable, non-taxable) to avoid tax consequences. Taxable brokerage accounts are also a great way to build up taxable investments. Because your risk of job loss is lower than that of other professionals, you can take more investment risk. But it must be a smart, calculated risk. That usually means being broadly diversified. Most medical professionals have a high tax bracket. Investments need to be tax sensitive. Two strategies: (1) keep turnover low and (2) keep tax-inefficient investments in retirement accounts (NOT in taxable accounts).

One effective strategy that many overlook is converting tax-deferred funds to a Roth IRA or Roth 401(k). While the conversion amount is taxable in the year it is convert-

ed, the upside is these Roth accounts let your retirement savings grow tax-free and are not taxable when withdrawn (as long as you're 59½ or older and have owned a Roth for at least five years). It's important not to let the upfront tax bill prevent you from moving your retirement funds from accounts that are taxed no matter when you take them out into accounts that are tax-free. The point is to not be shortsighted at the expense of being hit with large tax payments in retirement.

Using Health Savings Accounts and Flexible Savings Accounts for medical expenses are also strategies that should be explored and utilized.

Maximizing your Social Security income is another building block for retirement. United Income, a financial-planning advisory service, released an important study in 2019 called, "The Retirement Solution Hiding In Plain Sight." Using government data and proprietary software, it calculates how much money retirees have lost, and are losing, by making mistakes about when to start claiming Social Security benefits. This study found that 96% of retirees are leaving up to \$111,000 per household behind by claiming Social Security at the suboptimal time. The majority of retirees choose to begin receiving Social Security payouts within a few months after turning age 62 or immediately after they stop working, even though it is generally beneficial to delay the benefits.

Because everyone has a different situation and there are many claiming strategies available, you should determine what's best for you based on your age, life expectancy, income needs and other retirement assets. A few small mistakes can take a big hit on your golden years.

The earliest age you can sign up for Social Security is age 62, but if you file before full retirement age (as defined by the IRS), you'll be looking at a reduced benefit of approximately 75% of the amount you're eligible for. Full retirement age depends on your year of birth. You can also delay your filing past full retirement age. For each year you delay your benefit, up until age 70, your benefit will grow 8% enabling you to receive a maximum of up to ap-

Continued on page 31

alone totals over \$15,000 yearly. The doctor would like to sell both the practice and the building and is willing to stay for a smooth transition of the practice. Contact brydgesdc@yahoo.com

Practice for Sale

Thriving, low overhead practice with efficient systems located in the East-side suburbs of Rochester. balanced mix of cash and insurance offering an effective combination of chiropractic, with a focus on Active Release Therapy (ART), exercise and nutrition. Buy with as little as \$10k down! For more info, see www.strategiccdc.com/22504 or email info@strategiccdc.com.

Practice for Sale

Highly profitable Northern NJ/NYC area Chiropractic practice for sale in Passaic County NJ! Effective combo of chiro, nutrition & functional medicine collects over \$850k+ per year with excellent owner income! Seller willing to stay & train. Buy with as little as \$33,000 down! www.strategiccdc.com/22304 or email info@strategiccdc.com.

Practice for Sale

Guiderland NY practice . Must sell due to health concerns. Three Zenith Thompson 220 rooms, one hill Cox F/D room, X-ray, file room, massage, private office, two bathrooms, kitchen and more. Double rotary file system. Walk in and go to work in immaculate, fully equipped 2100 sq. ft., beautifully appointed 35 year old traditional (Palmer) practice with hundreds of patients waiting to be adjusted. Office is ready made for two DCs and a massage therapist to practice. Contact 518 452-0553.

Practice for Sale

Own a lucrative Chiropractic, Acupuncture, and Massage family practice in San Diego! Visit our website at: sellingapractice.com/bernardo Contact: Jeff Oslance D.C. 858-705-5810 or email: angelaheedc@gmail.com

Equipment for Sale

Schenectady NY - Zerona fat burning laser. Like new, very little use. 2 Separate Systems--Body and Triceps. Price reduced for quick sale. \$17,000. Contact: DrT@DrTimMaggs.com.

Equipment for Sale

Smithtown NY - tables for sale BO: Available for pick up middle of August-Moving Sale Leander - SN 001 1101 Brown Motorized flex/extension; manual drop pelvis; adjustable footrest; thoracic section 2 position; headpiece adjustable - 700Lloyd SN 14343 - grey recently recovered and new foam -

1500Elevation with toggle adjustable headpiece; adjustable thoracic and lumbar and footrest Lloyd SN 17338 - light blue - 1500Elevation with adjustable headpiece; adjustable thoracic and lumbar and footrest Zenith SN 42664 - green - recovered - 1500High-low The Zenith 210 with the Pelvic drop. The Zenith 210 Table has Tilt head, Breakaway Chest, and Elevating pelvic and ankle rest. Eqpt, Office chairs & desks too. Email drfacquet@optonline.net

Misc / Employment Opportunity

POSITION: Faculty
DEPARTMENT: DC Program
DIVISION: Academic Affairs
STATUS: Full time, Exempt
POSITION DESCRIPTION: Full-time faculty position with teaching responsibilities in one or a combination of the departments of foundational sciences, clinical sciences, principles of healthcare practice, integrated chiropractic therapies, or health centers. Teaching responsibilities in the health centers includes management of patient care.

QUALIFICATIONS:

- Possess earned doctorate or other terminal degree in the field in which they are teaching from an accredited institution.
 - License to practice as a Doctor of Chiropractic in New York State for teaching clinical science subjects, e.g. CLS, DIA, and TCH courses.
 - Faculty who supervise clinical experiences must possess a license to practice in any jurisdiction where they are assigned.
 - A demonstrated aptitude for teaching health science students.
 - Excellent interpersonal and organizational skills with the ability to function in a team.
 - Highly developed written and verbal communication skills. Learn more by visiting the NYSCA Classifieds page: www.nysca.com/classifieds
- If you are interested in applying for this position; please submit a cover letter of interest, resume and contact information for three professional references to: the Office of Human Resources, 2360 State Route 89, Seneca Falls, NY 13148, or e-mail: humanresources@northeastcollege.edu

Submit your classified ad today!

Additional out-of-state associate positions and practices for sale listed online at NYSCA.com



The New York Chiropractic Political Action Committee (NYCPAC) is the political action committee of the New York State Chiropractic Association (NYSCA) and is intended to help support candidates who are pro-chiropractic. It is important to note that if you choose not to give to NYCPAC, this will in no way affect your membership in NYSCA.

Please Do Not Forget . . .

Organized medicine, managed care organizations and other anti-chiropractic forces continue to spend hundreds of thousands of dollars each year to elect candidates that do not value the chiropractic profession.

As you may know, next year is an election year in New York for all members of the New York State legislature and all four statewide offices including Governor, Lieutenant Governor, Attorney General and Comptroller, and it is more important than ever that we support legislators and candidates who support chiropractic. **NYCPAC provides us with a great opportunity to support pro-chiropractic candidates.**

There are always legislative issues confronting the profession whether it be passing scope modernization or recognizing conservative care providers as an alternative to an opioid prescription or an issue with Workers' Compensation. NYCPAC helps us to support legislators that are supportive of the chiropractic profession in New York.

We ask that you support the NYCPAC by visiting [this link](#) and making your donation today.

It is important that we do all we can to help support the profession and the thousands of chiropractic patients we serve.

Please make a donation today

proximately 132% of your regular benefit amount. Delaying your filing will clearly leave you with more money on a monthly basis but you need to consider whether it will mean getting the most money on a lifetime basis. If you don't expect to live very long because of health issues or your personal family history, then it could make more financial sense for you to claim benefits at full retirement age or even sooner to receive the highest lifetime payout.

To maximize Social Security benefits for you and your spouse, you need to know which of the separate claiming strategies for married couples is right for you. Maximizing Social Security benefits isn't easy as there are hundreds of rules governing payments alone.

Planning your estate is the final area everyone needs to think about for successful retirement planning. Estate planning will ensure that your physical assets, investments, cash, etc. are transferred to your beneficiaries with minimal legal and tax complications. To ensure that your estate does not go through probate, you need to create a will and consider the option of using a trust. You could look to establish a few trusts as part of your estate plan: Disclaimer Trusts (protects parents), Dynasty Trusts (protects kids), and IRA Trusts (protects kids). Estate planning is also essential to protect your estate from creditors and unnecessary family feuds.

Most of us understand why minor children and young adults shouldn't inherit property outright. Someone with more maturity and experience needs to manage the assets and make spending decisions. That's why for minors and young adults, inheritances routinely are left in trusts at least until the minors are older. Too often, however, people overlook the benefits of leaving assets in trust for adult children instead of having them inherit the property outright.

There are risks to leaving wealth outright even to grown children and there are benefits of using inheritance trusts to hold bequests for them. Reaching a particular age doesn't mean someone is financially sophisticated. It is important to make an assessment of the ability of each of your children to manage the property, and then decide whether to leave the bequest outright or in trust.

Estate planning also allows you to make decisions that your loved ones carry out while following legal directives in your estate plan. An advance healthcare directive, also known as a living will is a legal document in which a person specifies what actions should be taken for their health if they are no longer able to make decisions for themselves because of illness or incapacity. In a power of attorney (POA), the principal (you) names one or more agents (often an adult child) to act on your behalf. You need a POA, because someone needs to manage your assets, pay bills, and make decisions if you become incapacitated. The alternative is for your loved ones to ask a court to declare you incompetent and appoint someone to act on your behalf, known as guardianship in most states. One of the primary goals of estate planning (in addition to minimizing estate taxes) is giving the surviving family members and beneficiaries less stress and some privacy.

Retirement can be a time of freedom, enjoyment, and security without significant stress and distractions, but in order to achieve these things, retirement needs to be planned for. Those who follow a specific financial plan can expect to have better than average returns and long-term success in retirement than those who do not.

PRESIDENT'S REPORT CONTINUED FROM PAGE 3

I encourage each of you to consider how you may personally assist in nurturing our future leadership – whether by becoming a mentor to a new practitioner, by stepping up to demonstrate good leadership skills in the Association now, or by attending an upcoming NYSCA event where you can enjoy the company of and foster the growth of these ambitious new and future Doctors of Chiropractic.

Together, we are the NYSCA!

Thank you for your continued support as a member and thank you for allowing me to humbly serve as your president.

Anthony Palumbo, DC
NYSCA President

Special Event at Yankee Stadium



**The New York Yankees
are celebrating Healthcare
Appreciation Week!**

Join your fellow healthcare professionals and the New York Yankees for select games this fall at Yankee Stadium.

**Games are scheduled
9/30, 10/1, and 10/2**

The first **1,000** fans who purchase through this offer will receive a special New York Yankees scrub top! Each Special Event Ticket also includes a regular sized hot dog and your first drink (a 12 oz. domestic beer* for those 21 years of age or older with a valid ID, Pepsi product or Poland Spring bottled water).

Please note that you must purchase a Special Event Ticket in order to have access to this exclusive offer.

**Order your Special
Event Ticket here!**



Scrub Pickup: Once inside the Stadium, please head over to the scrub redemption table located on the Field Level (100 Level) next to Gate 2 up to 60 minutes after the originally scheduled first pitch.

**2022 Fall Convention
Registration**



New York State Chiropractic Association

PO Box 557, Chester NY 10918 | 518-785-6346 | 518-785-6352 FAX

info@nysca.com | www.nysca.com



APPLICATION FOR MEMBERSHIP

Contact Information

Last Name:	First Name:	MI:	☐ Male ☐ Female
Business Address:		County:	
City:	State:	Zip:	
Office Phone:	Office Fax:	Email:	
Referred to NYSCA by:		All fields required unless otherwise specified.	

Education Information

Degree(s):	
Chiropractic College:	Year Graduated:
NY Chiropractic License Number:	Date of Issuance: (MM/DD/YYYY):

Personal Information

Date of Birth:	Home Phone (opt):	Mobile Phone (opt):
Home Address:		County:
City:	State:	Zip:

Membership Categories

Dues

Regular Membership	Full Year or AutoRenew*
☐ 1 st Year Licentiate – up to 2 years from date of licensure	\$120 or \$10/month
☐ 2 nd Year Licentiate – up to 3 years from date of licensure	\$240 or \$20/month
☐ 3 rd Year Licentiate – up to 4 years from date of licensure	\$360 or \$30/month
☐ 4 th Year Licentiate – up to 5 years from date of licensure	\$480 or \$40/month
☐ 5 th Year Licentiate – Greater than 5 years from date of licensure	\$600 or \$50/month

★ New Member Special ★

One-time offer applicable to Regular Membership only when year is PAID IN FULL. Eligibility subject to verification. Subsequent year's dues payable at usual rate. Cannot be combined with other discounts **25% off**

☐ Part-time, practicing 20 hours or fewer per week
Discount applicable to Regular Membership only. A certification of working hours, signed by a NYSCA district officer, must be submitted to the administrative office; Cannot be combined with other discounts **50% off**

Associate Membership – Include name of sponsoring NYSCA Member: _____

☐ 1 st Year Licentiate – up to 2 years from date of licensure	\$60 or \$5/month
☐ 2 nd Year Licentiate – up to 3 years from date of licensure	\$120 or \$10/month
☐ 3 rd Year Licentiate – up to 4 years from date of licensure	\$180 or \$15/month
☐ 4 th Year Licentiate – up to 5 years from date of licensure	\$240 or \$20/month
☐ 5 th Year Licentiate – Greater than 5 years from date of licensure	\$300 or \$25/month

Affiliate Membership[†] – must be licensed to practice chiropractic in New York

☐ a full-time staff member in residence at a chiropractic or other accredited university, college, school, or institution; or ☐ a full-time employee of any recognized governmental agency; or ☐ a member of the Armed Forces of the United States on active duty; or ☐ not in active chiropractic practice AND is employed full-time as supplier/vendor of chiropractic products and services, or other practice equipment, in service to members of the chiropractic professional field; or ☐ practicing exclusively in a state or jurisdiction other than New York State	\$60
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[†]out-of-state affiliate members may neither vote in NYSCA elections nor hold office

*Membership Dues – AutoRenew (Monthly debit from credit card)

Cardholder understands and agrees that by opting into automatic billing his/her card will be charged on a monthly basis and will automatically renew on membership anniversary date. Renewal will be at current membership type associated with account. Monthly membership is not eligible for cancellation for the first 12 months.

Payment Information

Select One: ☐ Pay in full ☐ AutoRenew*

Payment Method

☐ VISA	☐ MasterCard	☐ DISCOVER	☐ AMERICAN EXPRESS
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Card Holder:

Card #:

Expiration Date:

Security Code:

Billing Address:

☐ Check Enclosed; Please make checks payable to:
New York State Chiropractic Association
PO Box 557, Chester NY 10918

☐ Check here if you do **NOT** want 7% of your dues monies earmarked for NYCPAC. Refusal to contribute will not affect your membership rights.

I fully understand and agree that upon acceptance of my application, I shall abide by the certificate of incorporation of the NYSCA, its Bylaws, Canon of Ethics, all rules and regulations adopted by the Board of Directors and House of Delegates, and the laws of the State of New York, the Board of Regents, and the State Education Department. I further understand that the NYSCA regularly communicates with its members by electronic means and therefore permit NYSCA to send me communications and advertisements (regarding upcoming events, etc.) via fax/email.

Signature:

For Office Use Only	Date Received:
	District Assigned: