NEW YORK STATE CHIROPRACTIC

ROAD TO PRACTICE

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CONTENTS

1. JOIN STATE ASSOCIATION

NEW YORK STATE CHIROPRACTIC ASSOCIATION (NYSCA)

www.nysca.com

- NYSCA District Breakdown https://www.nysca.com/districts
- Practitioner Application Form
  - Mail-In: https://nysca.memberclicks.net/assets/docs/membershipapplication.pdf
  - Digital: https://nysca.memberclicks.net/index.php?option=com_mcform&view=ngforms&id=2019841
  - Student Application Form: https://nysca.memberclicks.net/student-membership
- Member Landing Page https://www.nysca.com/membership-dashboard
  - Contains; Event Calendar, upcoming CE opportunities, upcoming webinars and other resources
- Mentor program https://www.nysca.com/mentor-program-
  - Note: You must be a member of the NYSCA in order to participate in the Mentor/Mentee program
- Member Benefits https://nysca.memberclicks.net/member-benefits

2. LICENSE REQUIREMENTS

APPLYING FOR NBCE EXAMS

https://mynbce.org/

- Parts I*, II*, III* and IV*: Required
- Physiotherapy*: NOT required

**PASSING SCORE IS 375*

STATE SPECIFIC EXAMS

- NONE

APPLYING FOR A LICENSE

- Fee: $294 (subject to change)
- Fill out forms http://www.op.nysed.gov/prof/chiro/chiroforms.htm
  1. Application for Licensure*
  2. Certification of Education*
  3. Verification of Chiropractic Licensure in Another Jurisdiction**
  4. Verification of Experience**

**NECESSARY FOR ALL NEW PRACTITIONERS*
***NECESSARY FOR PRACTITIONERS TRANSFERRING FROM ANOTHER STATE OR TERRITORY*

STATE SCOPE OF PRACTICE

New York Scope of Practice - http://www.op.nysed.gov/prof/chiro/article132.htm

Scope Modernization - https://www.nysca.com/scope-modernization

CONTINUING EDUCATION

Doctors of Chiropractic are required to have 36 CEs every 3 years

- Breakdown of required CEs:
  - 12 Category 1 (Ethics, Documentation and Patient Communication)
  - 24 Category 2 (Clinical)

Note: These are the base requirements, they can be exceeded but must be met every 3 years

Note: Attain and keep a record of all CEs, auditors will ask for proof of completion

Note: Some Insurance Companies require more than these 36 CEs for participation. Check with NYSCA for details

Note: New practitioners are exempt from CEs for the first three years they are in practice. This is true to maintain a license but may not be true to maintain participation with certain Insurance Providers

Note: NYSCA offers CEs at a discounted rate for members year-round, including fall and spring CE conferences. Visit https://www.nysca.com for details.

3. GETTING YOUR NPI (NEW PRACTITIONER IDENTIFICATION) NUMBER

Step by step instructions: https://www.nata.org/sites/default/files/apply_npi_instructions.pdf

4. OBTAINING AN EIN (EMPLOYER IDENTIFICATION NUMBER)

Step by step instructions: https://sa.www4.irs.gov/modiein/individual/index.jsp

Note: This is your tax ID number as a practitioner

TYPE OF BUSINESS BREAKDOWN

Business Structure	Ownership	Liability	Taxes
Sole Proprietorship	One person	Unlimited personal liability	Personal tax only
Partnership	Two or more persons	Unlimited personal liability unless structured as a limited partnership	Self-employment tax (except for limited partnership), Personal tax
Limited Liability Company (LLC)	Two or more persons	Owners are not personally liable	Self-employment tax, Personal tax or Corporate tax
Professional Limited Liability Company (PLLC)	Two or more persons	Owners are not personally liable	Self-employment tax, Personal tax or Corporate tax
Corporation - C Corp	One or more persons	Owners are not personally liable	Corporate tax
Corporation - S Corp	One or more persons, but no more than 100 and all must be US citizens	Owners are not personally liable	Personal tax
Corporation - B Corp	One or more persons	Owners are not personally liable	Corporate tax
Corporation - Nonprofit	One or more persons	Owners are not personally liable	Tax-exempt, but corporate can't be distributed

Note: The difference between an LLC and a PLLC is that that all members of PLLC are required to be designated professionals.

WHAT IS AN ASSOCIATE?

- An associate receives pay from the office by which they are employed
- If you are an associate who will be dealing with vendors for selling goods, you should consider getting an EIN

WHAT IS AN INDEPENDENT CONTRACTOR?

- An independent contractor receives pay from their patients and insurance companies directly
- If you are an independent contractor, you need an EIN

5. OBTAINING MALPRACTICE INSURANCE

SELECT A MALPRACTICE INSURANCE PROVIDER

- NCMIC - https://www.ncmic.com/malpractice-insurance/how-to-apply-online/
- OUM - https://www.oumchiropractor.com/quote/apply
- ChiroSecure - http://chirosecureform.com
- PRI - https://www.pri.com/who-we-serve/chiropractors
- General Liability Insurance - https://generalliabilityinsure.com/small-business/chiropractic-insurance.html
- ChiroFuture - https://chirofutures.org/online-quote/
- SDN Insurance - http://sdnins.com/chiropractor.html
- CoverMD - http://www.covermd.com/chiropractor-malpractice-insurance.aspx
- Insureon - https://alliedhealth.insureon.com/resources/cost/chiropractic
- MBS Insurance Services - http://www.mbsinsure.com/services/malpractice-insurance/
- USA Business Insurance - https://www.businessinsuranceusa.com/chiropractor-professional-liability-insurance
- CM&F - https://www.cmfgroup.com/professional-liability-insurance/chiropractic-assistant-insurance/
- MACARIO Insurance Group - https://www.macarioinsurance.com/who-we-cover/all-classes-of-business/
- Chiroprefered - https://www.chiropreferredins.com/included-coverages

Note: This list may not be a fully comprehensive list of ALL Malpractice Insurance providers. Be sure to check if the provider you choose is licensed to cover you in your state.

WHAT TO CONSIDER WHEN SELECTING A PLAN

CLAIMS MADE

A policy providing coverage that is triggered when a claim is made against the insured during the policy period, regardless of when the wrongful act that gave rise to the claim took place. (The one exception is when a retroactive date is applicable to a claims-made policy.)

OCCURRENCE

An occurrence policy covers claims resulting from an injury or another event that occurs during the policy term. Coverage depends on the timing of the event. A claims-made policy covers claims that are made during the policy period.

TAIL COVERAGE

An addition to a claims-made policy. It extends coverage for incidents that happened during the time you had your policy, but a claim was not filed until after your policy expired or was canceled. Tail coverage is another name for an extended reporting period.

Note: $1 Million/$3 Million is the minimum plan required in order to participate with some Insurance Companies.

6. PARTICIPATING WITH INSURANCE PROVIDERS

Note: Before starting a practice in an area, check to see whether the Insurance Companies are accepting to new providers

PARTICIPATING WITH A PROVIDER: BY REGION AND DISTRICT

NYSCA Region Breakdown https://www.nysca.com/districts

NYSCA REGION 1 (THE 5 BOROUGHS)

- **Aetna (Blue Cross/Blue Shield)** - https://www.aetna.com/health-care-professionals/join-the-aetna-network/how-to-apply.html
- **Cigna** - https://www.cigna.com/health-care-providers/credentialing/join-medical-network
- **United Healthcare Oxford** - https://www.oxhp.com/providers/sell/inthedetails/credentialing.html
- **United Healthcare** - https://www.uhcprovider.com/en/resource-library/Join-Our-Network.html
- **Magnacare** - https://www.magnacare.com/who-we-serve/providers/#targetText=Joining%20the%20MagnaCare%20network%20is,%2C%20location%2C%20and%20contact%20information.
- **EmblemHealth (formerly known as GHI)** - https://www.emblemhealth.com/providers/resources/join-our-network
- **Hip/1199/MPN** - https://www.emblemhealth.com/providers/resources/join-our-network

NYSCA REGION 2 (LONG ISLAND)

- **Northwell UHC** - separate credentialing
- **United Healthcare** - https://www.uhcprovider.com/en/resource-library/Join-Our-Network.html
- **United Healthcare Oxford** - https://www.oxhp.com/providers/sell/inthedetails/credentialing.html
- **Empire Blue Cross/Blue Shield** - Call **1-800-450-8753** and put in a request with the Provider Services department. They will submit your inquiry on your behalf, a representative will then contact you to complete credentialing
- **Aetna** - https://www.aetna.com/health-care-professionals/join-the-aetna-network/how-to-apply.html
- **Magnacare** - https://www.magnacare.com/who-we-serve/providers/#targetText=Joining%20the%20MagnaCare%20network%20is,%2C%20location%2C%20and%20contact%20information.
- Multi plan - CAQH
- **GHI** - https://www.emblemhealth.com/providers/resources/join-our-network
- **HIP** - https://www.emblemhealth.com/providers/resources/join-our-network
- Oscar: CAQH
- **Meritain health (uses Aetna network)** - https://www.aetna.com/health-care-professionals/join-the-aetna-network/how-to-apply.html
- **Humana major medical uses GHI network** - https://www.emblemhealth.com/providers/resources/join-our-network
- **Cigna** - https://www.cigna.com/health-care-providers/credentialing/join-medical-network
- **1199** - https://www.emblemhealth.com/providers/resources/join-our-network

NYSCA REGION 3 (EASTERN NY)

- **Aetna** - https://www.aetna.com/health-care-professionals/join-the-aetna-network/how-to-apply.html
- Capital District Physician's Health Plan (CDPHP)
- **Empire Blue Cross/Blue Shield** - Call **1-800-450-8753** and send in a request with the Provider Services department. They will submit your inquiry on your behalf, a representative will then contact you to complete credentialing
- **GHI** - https://www.emblemhealth.com/providers/resources/join-our-network
- **Cigna** - https://www.cigna.com/health-care-providers/credentialing/join-medical-network
- **United Healthcare** - https://www.uhcprovider.com/en/resource-library/Join-Our-Network.html
- MVP: CAQH

NYSCA REGION 4 (WESTERN NY)

- **Aetna** - https://www.aetna.com/health-care-professionals/join-the-aetna-network/how-to-apply.html
- American Specialty Health: CAQH
- Blue Cross Blue Shield of WNY: CAQH
- **CIGNA**- https://www.cigna.com/health-care-providers/credentialing/join-medical-network
- **Empire Blue Cross/Blue Shield** - Call **1-800-450-8753** and put in a request with the Provider Services department. They will submit your inquiry on your behalf, a representative will then contact you to complete credentialing
- **Excellus Blue Cross/Blue Shield** - CAQH as well as a contract application. https://provider.excellusbcbs.com/documents/53971/224488/Application+For+Practitioner+Enrollment.pdf/64b6b41d-9bf5-77ba-3bbb-a1e13fc96ddc?t=1554600988518
- Evicore: CAQH
- Humana - CAQH
- Independent Health – CAQH (Districts 15,17 only)
- **MagnaCare** - https://www.magnacare.com/who-we-serve/providers/#targetText=Joining%20the%20MagnaCare%20network%20is,%2C%20location%2C%20and%20contact%20information.
- Multiplan: CAQH
- Optum (ACN group and Managed physical network (MPN)) - https://www.uhcprovider.com/en/resource-library/Join-Our-Network.html
- MVP – CAQH
- United Healthcare - https://www.uhcprovider.com/en/resource-library/Join-Our-Network.html
- Univera – CAQH (District 17 only)

Note: This list may not be a fully comprehensive list of ALL Insurance companies in New York. For additional insurance companies see health.ny.gov.

COUNCIL FOR AFFORDABLE QUALITY HEALTHCARE (CAQH)

https://proview.caqh.org/PR/Registration

MEDICARE PARTICIPATION

https://www.cms.gov/Medicare/CMS-Forms/CMS-Forms/Downloads/cms855i.pdf

MEDICARE REVALIDATION: PECOS

https://www.youtube.com/embed/PaLEWx0JGPw?rel=0&autoplay=0

TIPS FOR MEDICARE AUDIT/RECORD REQUEST TIPS

https://www.acatoday.org/Practice-Resources/Medicare/Medicare-Audit-Record-Request-Tips

TYPES OF AUDIT AND RECORD REQUESTS

https://www.acatoday.org/Practice-Resources/Medicare/Medicare-Records-Request

TARGETED PROBE AND EDUCATION (TPE)

http://www.acatoday.org/MedicareTPE

MEDICARE TRAINING FOR THE CHIROPRACTIC OFFICE

https://learn.acatoday.org/products/medicare-training-for-the-chiropractic-office

HOW TO BILL SECONDARY INSURANCE PLANS

https://www.medicare.gov/supplements-other-insurance/how-medicare-works-with-other-insurance

WHICH INSURANCE PAYS FIRST

https://www.medicare.gov/supplements-other-insurance/how-medicare-works-with-other-insurance/which-insurance-pays-first

MEDICAID PARTICIPATION

https://www.emedny.org/info/ProviderEnrollment/ProviderMaintForms/436801_PRACT_FORM_PractionerEnrlForm.pdf

NEW YORK STATE OF HEALTH INSURANCE POLICY (NYSHIP)

This is a state-run Medicaid program. By credentialing with Medicaid, you can choose to accept NYSHIP.

Note: Medicaid coverage for Chiropractic care varies depending on the provider. Some plans do not cover Chiropractic care.

POLICY GUIDELINES FOR MEDICAID IN NY

https://www.emedny.org/ProviderManuals/Chiropractor/PDFS/Chiropractor_Policy.pdf

WORKER’S COMPENSATION PARTICIPATION

http://www.wcb.ny.gov/content/main/forms/mr-ime-1.pdf

WORKERS' COMPENSATION COMMITTEE FAX COVER SHEET

- https://nysca.memberclicks.net/assets/docs/NYSCA_WC_Fax_Cover.pdf
- https://nysca.memberclicks.net/assets/docs/WC_Exacerbation_Documentation.pdf
- https://nysca.memberclicks.net/assets/docs/WC_Maintenance_Documentation.pdf

MEDICAL FEE SCHEDULE

- http://www.wcb.ny.gov/content/main/DistrictOffices/MainPage.jsp
- http://www.optum360coding.com/
    - https://www.optum360coding.com/Product/48705/
    - https://www.optum360coding.com/Product/40515/

MEDICAL TREATMENT GUIDELINES

- http://www.wcb.ny.gov/content/main/hcpp/MedicalTreatmentGuidelines/Non-AcutePainMTG2014.pdf
- http://www.wcb.ny.gov/content/main/hcpp/MedicalTreatmentGuidelines/MidandLowBackInjuryMTG2014.pdf
- http://www.wcb.ny.gov/content/main/hcpp/MedicalTreatmentGuidelines/NeckInjuryMTG2014.pdf
- http://www.wcb.ny.gov/content/main/hcpp/MedicalTreatmentGuidelines/FAQs.jsp
- http://www.wcb.ny.gov/content/main/hcpp/MedicalTreatmentGuidelines/MTGForms.jsp
- http://www.wcb.ny.gov/content/main/wclaws/Part324.jsp
- http://www.wcb.ny.gov/content/main/hcpp/MedicalTreatmentGuidelines/MTG_CategoriesOfTreatment.pdf

FREE ONLINE TRAINING

- http://www.wcb.ny.gov/content/main/hcpp/MedicalTreatmentGuidelines/Training/MTG_CCE.jsp
- http://www.wcb.ny.gov/content/main/hcpp/MedicalTreatmentGuidelines/Training/MTG_NonMed.jsp

IMPAIRMENT GUIDELINES (SCHEDULED LOSS OF USE)

- http://www.wcb.ny.gov/content/main/hcpp/ImpairmentGuidelines/2012ImpairmentGuide.pdf (Beginning on page 52)
- http://www.wcb.ny.gov/content/main/hcpp/ImpairmentGuidelines/ImpGuideOverview.jsp

NEW YORK STATE WORKERS COMPENSATION BOARD

- http://www.wcb.ny.gov/content/main/hcpp/hcpp.jsp
- http://www.wcb.ny.gov/content/main/Contact.jsp

AUTHORIZED PROVIDERS

- http://www.wcb.ny.gov/content/main/hcpp/AuthAppWebLinkInfo.jsp
- http://www.wcb.ny.gov/content/main/hcpp/provider-registration.jsp

WORKERS' COMPENSATION FORMS

- http://www.wcb.ny.gov/content/main/forms/AllForms.jsp
- http://www.wcb.ny.gov/content/main/forms/Forms_HEALTH_PROVIDER.jsp
- http://www.wcb.ny.gov/attending-doctors-request-authorization
- http://www.wcb.ny.gov/medical-treatment-guideline-variance-request
- http://www.wcb.ny.gov/medical-treatment-guideline-optional-prior-approval

EMPLOYER/CARRIER INFORMATION

- https://www.wcb.ny.gov/MTGContact/MTGContactSearch.jsp?searchContacts=Search+for+Carrier+Contacts+and+Participation
- http://www.wcb.ny.gov/content/main/SelfInsureds/selfins_carrierCodeNums.jsp
- http://www.wcb.ny.gov/content/ebiz/icempcovsearch/icempcovsearch_overview.jsp

GET INFORMATION, FORMS AND SEARCH FOR INSURER CONTACTS

- http://www.wcb.ny.gov/attending-doctors-request-authorization
- http://www.wcb.ny.gov/medical-treatment-guideline-variance-request
- http://www.wcb.ny.gov/medical-treatment-guideline-optional-prior-approval

ON-LINE SERVICES

- https://www.wcb.ny.gov/DTNLookUp/DTNLookUp.jsp
- http://www.wcb.ny.gov/content/ebiz/WEBForms/webform_HCProvider.jsp
- http://www.wcb.ny.gov/content/ebiz/WEBForms/EC4NarrMain.jsp
- http://www.wcb.ny.gov/CMS-1500/
- http://www.wcb.ny.gov/content/ebiz/XMLSubmissions/xmlSubmissions_overview.jsp
- http://www.wcb.ny.gov/availability/availability.jsp

INFORMATIVE LINKS

- http://www.wcb.ny.gov/content/main/SubjectNos/subjectNos.jsp
- http://www.wcb.ny.gov/content/main/wclaws/newlaws.jsp
- http://www.wcb.ny.gov/content/main/TheBoard/BrdAnnouncements.jsp

WHEN A CARRIER DOESN'T PAY YOUR BILLS

- http://www.wcb.ny.gov/content/main/hcpp/hp1instructions.jsp

ADDITIONAL QUESTIONS

- https://nysca.memberclicks.net/index.php?option=com_mcform&view=ngforms&id=2020377#/

NO FAULT

There is no formal participation application for No Fault. You will bill the insurance carrier.

All forms below found at: https://www.nysca.com/no-fault- (Must be a NYSCA member to access)

Note: For additional information reach out to your local NYSCA District representatives: https://nysca.memberclicks.net/index.php?option=com_mcform&view=ngforms&id=2020377#/

NO FAULT FORMS

- https://www.dfs.ny.gov/system/files/documents/2019/01/nofault_2.pdf
- https://www.dfs.ny.gov/system/files/documents/2019/01/nofault_3.pdf
- https://www.dfs.ny.gov/system/files/documents/2019/01/nofault_aob.pdf
- https://www.nysca.com/assets/docs/PracticeMgmtForms/DrLein.pdf

NO FAULT REGULATION 68

- https://www.dfs.ny.gov/docs/insurance/r68/r68ftext.pdf
- https://www.dfs.ny.gov/system/files/documents/2019/01/complete_nf_forms_2018.pdf
- http://www.dfs.ny.gov/insurance/r68/r68_intro.htm

NEW YORK INSURANCE LAW

- https://www.nysenate.gov/legislation/laws/ISC/A51
- https://www.nysenate.gov/legislation/laws/ISC/A52

CIRCULAR LETTERS AND DEPARTMENT OPINIONS

- http://www.dfs.ny.gov/insurance/circltr/r68_circ_letr.htm
- https://www.dfs.ny.gov/apps_and_licensing/property_insurers/nofault_reg68_opinions

REGULATION 83 - THE NO-FAULT FEE SCHEDULE

- http://www.dfs.ny.gov/insurance/r68/r83.htm
- http://www.dfs.ny.gov/insurance/r68/r83_intro.htm
- https://www.dfs.ny.gov/apps_and_licensing/property_insurers/faqs_reg83_nofault_schedule

OTHER LINKS

- https://www.adr.org/
- https://home.arbfile.org/programs/ny-pip

WHAT TO DO IF A CLAIM IS DENIED

https://www.dfs.ny.gov/consumer/inshelp/c_denial.htm

7. STARTING UP PRACTICE

Some things to consider

Starting into Practice Guide: The Business Side of Chiropractic by NCMIC

https://www.ncmic.com/webres/File/SIP%20Guide.pdf