



New Jersey

# Chiropractor

Fall 2024 Edition

VOL. 20 | NO. 4

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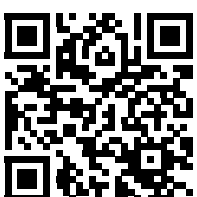
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CELEBRATING **20 YEARS** ADVANCING CHIROPRACTIC



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# 2024

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7 CEUs

## MRI Spine Interpretation

Saturday, October 19, 2024

9:00 am–5:30 pm EDT | Crowne Plaza, Edison

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- In-depth understanding of MRI physics, slice sequence acquisition, and image interpretation
- Detailed review of T1, T2, STIR, and T2 Fat Sat technology
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- Breakfast and lunch included



Presented by

Dr. Mark Studin  
FPSC, FASBE(C), DAAPM

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Register



L2

L3

L4

L5

S1



## WELCOME TO THE LATEST ANJC MEMBERS!



A heartfelt welcome to the newest doctors joining the ANJC! We're thrilled to have them as part of our community & eagerly anticipate their valuable contributions.

**Dr. Derek DeCagna**

**Dr. Kurt Lundberg**

**Dr. Jason Weber**

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# ANJC

CELEBRATING **20 YEARS** ADVANCING CHIROPRACTIC

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# Board Leadership Update

By Dr. Andreas Skounakis, ANJC Board President  
& Dr. Victor Rossi, ANJC Board Vice President



## 2023-2025 Licensing Period



Dear ANJC Members & Colleagues,

As we gear up for the final year of the 2023-2025 Licensing Period, the Continuing Education Committee has spent the last several months identifying engaging and innovative topics and speakers, creating a robust calendar of programs to be presented in person and virtually.

The presentation speakers, topics, dates, times, and locations will be added to the ANJC website as they are confirmed—but members can expect programs focused on PIP, AI, Technique, Nutrition, Coding, and Documentation/Ethics, among other topics.

**ANJC membership will include 40+ CE credits in 2025 and a concierge service to track your credits and certificates. The HQ staff is available by phone and email to help navigate the remainder of the 2023-2025 Licensing Period to ensure members have correct and current documentation.**

### Members should keep the following information in mind while planning & scheduling CE classes & programming:

- The New Jersey Chiropractic Board requires the completion of 30 CE Hours every two years. You have until August 31, 2025 (from September 1, 2023), to complete 30 CE hours, including a minimum of two nutrition and a minimum of two documentation/ethics CE hours.
- 18 CE hours can be taken via In-Person or Live Webinar, and 12 CE hours can be taken On-Demand/Online. A licensee shall complete no more than 12 of the total continuing chiropractic education credits On-Demand/Online—classified as asynchronous distance learning where the instructor and the learner are not in direct, live communication during the course. A live webinar course (synchronous distance learning activities) is live didactic learning where the instructor and learner are in direct communication during the course.
- A licensee who completes more than 30 continuing chiropractic credits may apply no more than 7 of the excess credits to the continuing chiropractic education requirements for the following biennial period only.
- You can view your credits by logging into your ANJC account & viewing the “Credit Tracker” tab. See past credits by entering the dates from the license period & click the box, “view expired credits.”

**Current Licensing Period: September 1, 2023 – August 31, 2025**





**Register for the  
2025 ANJC Annual  
Conference:**

**View upcoming  
ANJC Education  
Events:**



And please save the date for the **2025 ANJC Annual Conference**, which will be held on **May 16-17** at *Harrah's Resort in Atlantic City!*

The 2025 ANJC Annual Conference will feature 15 credits—half of what is required for the 2023-2025 Licensing Period. The Continuing Education Committee is finalizing the agenda, which will include general sessions and more breakout choices to meet the needs of the diversified attendees.

If you have a suggestion for a topic or speaker, please contact either of us at any time.

Thank you, and we hope to see you soon!

**Dr. Andreas Skounakis, ANJC Board President**  
drskounakis@anjc.info

**Dr. Victor Rossi, ANJC Board Vice President**  
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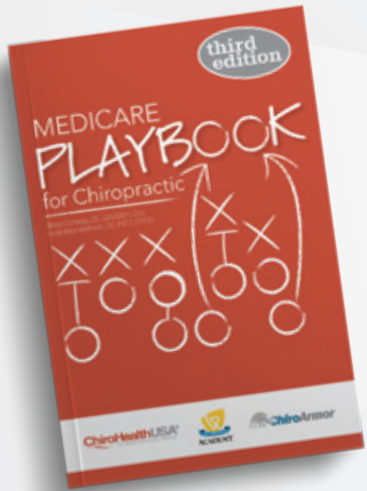
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## ANJC VISION:

To position Doctors of Chiropractic as providers of first choice for New Jersey families to obtain optimal health and wellness, while improving the quality of their lives.

## ANJC MISSION:

To improve the health of patients, families and communities by promoting high standards of professionalism and patient care through chiropractic methods, education, advocacy and accountability.

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## THANK YOU, CE COMMITTEE!



Our gratitude goes to the committed members who work to advance the ANJC's continuing education initiatives.

**Dr. Jason Cooney**

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(ANJC Board Member)

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**Dr. Victor Rossi**

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## WE GROW BECAUSE OF OUR MEMBERSHIP COMMITTEE!



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### We all have heard the term “burden of proof” on legal television shows and movies but what really does this mean in the context of a legal proceeding?

Law students spend multiple semesters in law school learning the nuances of burdens of proof. We don't have time for that here, so this article will address what the various legal burdens of proof mean from a layperson perspective.

In almost every legal proceeding, the party who brings the action - the prosecutor in a criminal matter and the plaintiff in a civil matter must meet the specific burden of proof for that particular type of case to prevail in the action. The rules of civil procedure, evidence, and prior case law provide a guide as to what level of evidence is necessary to accomplish this goal.

The burden of proof has two basic components. First, the plaintiff must satisfy the burden of production, which requires the plaintiff to put forth evidence in the form of testimony, documents, or other admissible evidence. Second, the plaintiff must satisfy the burden of persuasion, which is what most people consider the burden of proof. This standard determines the amount of evidence the plaintiff needs to provide in order for the jury to reach a particular determination. In most civil cases, the burden of persuasion that applies is called a “preponderance of the evidence.” This standard requires the jury to return a judgment in favor of the plaintiff if the plaintiff is able to show that a particular fact or event was “more likely than not to have occurred.” This is typically defined as a finding that at least 51% of the evidence favors the plaintiff's claim.

However, in some civil cases, the burden of proof is elevated to a higher standard called “clear and convincing evidence.” This burden of proof requires the plaintiff to prove that a particular fact is “substantially more likely than not to be true.” This standard sets a higher threshold than the preponderance of the evidence standard (i.e., 75% certainty), but it does not quite rise to the widely recognized standard used in criminal cases, known as “beyond a reasonable doubt.”

In criminal cases, the standard of proof is much higher because, unlike a civil case where the consequences are having to pay money, the consequences in a criminal case can be loss of liberty (i.e., extended jail time). The “beyond a reasonable doubt” standard is the highest standard of proof that may be imposed upon a party at trial and requires the prosecutor to show that the only logical explanation that can be derived from the facts is that the defendant committed the alleged crime, and that no other logical explanation can be inferred or deduced from the evidence. This is akin to a 99% level of certainty.

The differences in burden of proof can be illustrated by a famous legal proceeding in the media in the cases of State v. O.J. Simpson and a related civil proceeding where the family of the victims in the alleged homicide sued the defendant in civil court for monetary damages. In the criminal proceeding against O.J. Simpson, the prosecution failed to convince the jury that Mr. Simpson murdered his wife and her boyfriend beyond a reasonable doubt. However, in the civil proceeding, proceeding under the much lower preponderance of the evidence burden of proof, the civil jury found Mr. Simpson liable for the deaths and awarded millions of dollars of damages to the victim's family. Thus, even with the same facts, documentary evidence, and witnesses, the prosecution failed to prove 99% certainty beyond a reasonable doubt, but the civil plaintiff was able to prove 51% certainty by a preponderance of the evidence.

In conclusion, this article addresses the very basic aspects of burdens of proof in legal cases.



For more information, there are a variety of legal articles & publications available online for further study.

**Jeffrey Randolph, Esq.**  
*ANJC Legal Counsel*




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## GRATITUDE TO OUR CONFERENCE COMMITTEE!

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**Dr. Jeannine Baer**  
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# The Value of *Licensed CAs*

Having a *Licensed Chiropractic Assistant* on staff can strengthen your team & improve your practice!

**A Licensed CA provides chiropractors with a valuable opportunity to provide enhanced patient care.**

In 2018, New Jersey became the first state to fully license CAs, creating a new career path that allows chiropractic physicians to expand their practices.

**Licensed chiropractic assistants (LCA) are allowed to perform certain tasks that only licensed chiropractic physicians could previously perform, such as:**

- Performing manual muscle tests and general orthopedic and neurologic tests.
- Applying thermal, sound, light, mechanical and electrical modalities and hydrotherapy.
- Instructing and monitoring prescribed rehabilitative activities.
- Taking vital signs and collecting health histories, among other tasks.

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**The ANJC has an exclusive partnership with the Northeast College of Health Sciences to provide this Licensed Chiropractic Assistant Training Program.**

- The program includes the 120-hour educational component of the 500-hour Board requirement for New Jersey LCA licensure application.
- The program is designed as a 12-18-month course of study, and the approximate cost is \$1,500-\$1,600, including the training course, the New Jersey State Board of Chiropractic Examiners' application fee, and additional required materials.
- A candidate should be able to complete all the required training within 1-2 years.

*Having an LCA on staff expands patient volume, allowing an office to provide more care and build revenue.*

CONTINUES ON THE NEXT PAGE

ANJC members who have invested in training and hiring an LCA have found they are an integral part of their team—increasing patient satisfaction and improving employee retention.



“The Licensed Chiropractic Assistants on my staff have a greater level of training and are able to perform many different therapies, except to adjust & take an x-ray. They are an integral part of my team, directly contributing to an improved level of service our patients truly appreciate. Our high level of patient satisfaction has greatly increased the number of referrals we see.”

**-Dr. Jim Campbell**

*Campbell Chiropractic Center, East Brunswick*

“Licensed Chiropractic Assistants have been an invaluable asset to my practice(s). They free up the doctor by performing patient updates, overseeing rehab exercises, and, most importantly, administering e-stim and therapy modalities to patients. The entire practice wins having LCAs as part of the paraprofessional staff. LCAs are part of the treatment team, and patients benefit from their interaction and commitment.”

**-Dr. Victor Rossi**

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### Unlocking the Body Swing Connection

Golf is a game of concentration, determination, and, often, frustration. Many golfers find themselves struggling to “find their swing” despite investing in the best clubs and spending large amounts of time and money on lessons. Players are legally allowed to have only 14 clubs in the golf bag, all of which must meet the exact standards established by the PGA for competition. However, there is a fifteenth club in the player’s bag with limitless potential and no restrictions on enhancing the player’s game: their body, fitness level, mobility, stability, strength, power, and balance can be the edge that unlocks the Body Swing Connection.



### The Importance of Chiropractic Care in Golf

Chiropractic care is about identifying the root cause of problems rather than merely treating symptoms. By examining how the body moves through the various stages of the golf swing, we can determine where dysfunction lies, rather than just addressing the symptoms of a poor swing. The Body Swing Connection employs various tests and measurements established by the leaders in golf fitness and training, the renowned TPI (Titleist Performance Institute) program.

### Understanding the Mobility-Stability Model

First, we must understand the mobility-stability model developed by Mike Boyle & Gray Cook, also known as the joint-by-joint approach. This model is based on the idea that the body operates in an alternating pattern of stable segments connected to mobile joints. When this pattern is disrupted, dysfunction & compensation occur.

#### Key Components of the Mobility-Stability Model:

- **Stable Segments:** Feet, knees, lumbar spine, scapulae, and elbows.
- **Mobile Joints:** Ankles, hips, thoracic spine, shoulders, and wrists.

### Applying the Model to the Golf Swing

When one or more areas are altered, problems and injuries can arise. For a right-handed golfer, the backswing requires:

- Adequate right hip internal rotation
- Adequate left hip external rotation
- Lumbar stability
- Sufficient thoracic spine rotation

During impact and follow-through, the right hip must move into external rotation and the left hip into internal rotation, while the thoracic spine transitions from right rotation in the backswing to left rotation in the follow-through phase. If any of these areas lack proper mobility, other areas compensate, turning stable segments into mobile ones and potentially causing injury and pain.

### Example of Compensation Leading to Injury:

If the hips lack internal rotation and the thoracic spine lacks sufficient rotation, the lumbar spine, which should remain stable, will compensate and take over the movement, potentially leading to injury. The lumbar spine’s sagittal facets are designed for flexion and extension. Forced rotation due to compensation can result in facet or even disc injury.

### The Role of TPI Assessments

This is where the tests and measures developed by TPI become essential in identifying body flaws and movement patterns. Recognizing specific swing faults and collaborating with both a golf professional and a chiropractor, a customized game plan can be created to enhance a golfer’s potential by correcting body movements and integrating them with golf instruction.





## Practice with Purpose

It's not about how much someone practices, but how well they practice. Practicing incorrectly due to improper body movement will, over time, make the golfer proficient at being bad. Chiropractors, with their hands-on approach to joints and soft tissue, can significantly impact amateur, recreational, and professional golfers by helping them prevent injury and extend their playing years.

### Key Takeaway:

"Assess or it's just a guess!" TPI has specific tests that clients undergo to identify limitations and problems affecting the golf swing. Once these tests are completed and graded, practitioners can develop customized programs to eliminate dysfunctions and correct deficits, thereby improving the client's performance by enabling them to complete the golf swing movement pattern without compensation.

## Conclusion

Chiropractic care plays a crucial role in enhancing golf performance by addressing the underlying causes of movement dysfunctions. Through the Body Swing Connection and TPI assessments, chiropractors can help golfers achieve better mobility, stability, and overall performance. By integrating chiropractic care with professional golf instruction, golfers can practice with purpose and play the game longer and more effectively.

## ABOUT THE AUTHOR:

**Dr. Robert A. Ruffalo, PT, DC,** is a chiropractor and physical therapist specializing in the bio-mechanics of the golf swing. He holds certifications in Medical Level 3 and Level 2 Junior from the Titleist Performance Institute and is FMS certified. Dr. Ruffalo teaches continuing education courses for physical therapists and chiropractors through his company, Continuing Education Seminars Incorporated, with over 170 seminars taught.



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## Senator Pou to Replace Congressman Pascrell on the Ballot



## Policy Pulse

By Jon Bombardieri,  
ANJC Government Affairs Counsel



**On August 29<sup>th</sup>, New Jersey State Senator Nellie Pou secured the Democratic nomination to replace the late Representative Bill Pascrell Jr. (D-N.J.) on the November ballot. She is now likely to become the next House member from New Jersey's 9<sup>th</sup> District, which is solidly Democratic, and the first Latina to represent New Jersey in Congress.**

Senator Pou received a unanimous vote at a convention where local party leaders were tasked with picking the new Democratic nominee.

Pou was set to face off against Paterson Mayor Andre Sayegh, Assemblyman Benjie Wimberly and Assemblywoman Shavonda Sumter, but with support from party leaders coalescing behind Senator Pou's party and with an endorsement of Senator Pou by Governor Murphy, all three abandoned their bids and threw their support behind Senator Pou.

Due to the timeline for printing and sending vote-by-mail ballots, the county committees had to hold a meeting no later than August 29<sup>th</sup> for committee members to pick a new candidate.

Senator Pou has served in the New Jersey Senate since 2012 and was a member of the General Assembly before that. She was appointed to replace Congressman Pascrell in the assembly chamber in 1997 after his election to Congress.

Most recently, Senator Pou has served as the Chair of the Senate Commerce Committee, which is the committee where the majority of bills that impact the chiropractic profession are referred to, Vice-Chair of the Senate Judiciary Committee and Chairwoman of the New Jersey Legislative Latino Caucus. She is also a member of the New Jersey Complete County Commission for the 2020 census, the New Jersey Criminal Sentencing and Disposition Commission, Disparity in State Procurement Study Commission, and the Task Force for Continued Transformation of Youth Justice in New Jersey. She serves as President-Elect of the National Hispanic Council of State Legislators, member of the National Council of State Legislators, Women in Government, the National Order of Women Legislators/ National Foundation of Women Legislators, the National Association of Latino Elected and Appointed Officials, the Women's Political Caucus, Emerge New Jersey, and the Council of State Government. Senator Pou worked for the City of Paterson for over three decades, including as business administrator, and has served in many leadership positions throughout her years of service to our community.

Over the years, Senator Pou has been a strong advocate for the chiropractic profession and our patients, which is sure to continue if she wins the November election. Notably, Senator Pou was instrumental in helping shepherd the new chiropractic scope of practice into law and was recently a cosponsor of the new Virtual Credit Card law.

Senator Pou will face the Republican nominee, US Air Force veteran Billy Prempeh, in the November election.

### **ABOUT THE AUTHOR:**

**Jon Bombardieri** is the ANJC's Government Affairs Counsel, a seasoned policy advisor, and former New Jersey General Assembly Executive Director. He played a key role in drafting and passing the New Jersey Energy Deregulation Act and has extensive experience running political & public policy campaigns.





#### Everyone dreads payer audits.

They're extremely intrusive, stressful, time-consuming and costly. Most audits are money-driven and are called "post-payment reviews." The process of post-payment review can occur with Medicare payments, commercial insurance payments, or other third-party payment situations. Commercial insurers select and review paid claims for correctness of payment (i.e., paid appropriately) for in-network and out-of-network claims and determine if documentation supports the codes billed. They are often looking at codes that the payer has noted as "problematic." If they determine a provider has been overpaid, they send a demand letter requesting any overpayment amounts paid. Most of these audits result in a negotiated settlement with the Provider.

Medicare utilizes third-party "contractors" such as Safeguard Services, LLC to review claims. Safeguard is considered a Unified Program Integrity Contractor or UPIC. UPICs are responsible for identifying and protecting against fraud, waste, and abuse using both pre-payment medical reviews and post-payment audits. UPIC audits can result in high-dollar extrapolated overpayment demands, payment suspensions, and referral to law enforcement for additional review.

UPICs identify potentially fraudulent billing in several ways, including data mining to uncover billing "aberrancies" that could indicate fraud, waste, and abuse. UPICs also investigate referrals from Medicare Administrative Contractors (MACs), CMS, the Office of Inspector General for Health and Human Services (HHS OIG), Beneficiaries, Providers, Suppliers, and others.

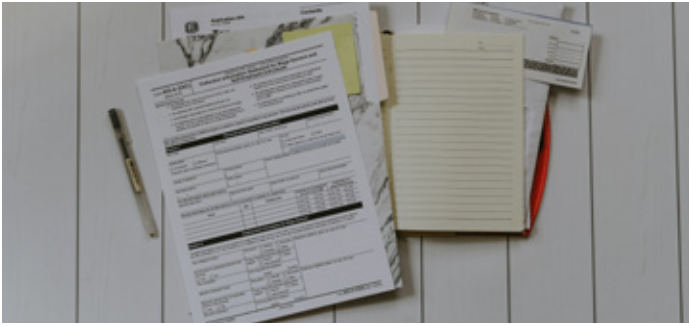
For Providers, a UPIC audit typically begins with a documentation request. The number of medical records being requested usually provides insight into the type of UPIC audit. If only a small number of claims are requested (typically less than 10), this often indicates that the UPIC is conducting a 'probe sample' to validate the initial analysis or allegation that led to the audit to determine the need for additional post-payment medical review. If the UPIC's request is for 20-30 (or more) claims, it is likely that the UPIC is reviewing claims in connection with what's called a 'statistically valid random sample,' which can lead to a determination of an extrapolated overpayment.

Recently, I was involved in 3 different UPIC cases. One Provider received a request for 10 claims with supporting documentation. After review, the UPIC identified an overpayment (incorrect coding) and the Provider paid a small sum back to CMS. The second Provider received a request for 30 claims with supporting documentation. After review, the UPIC identified significant errors and based on a statistically valid random sample, extrapolated the error rate against all claims. This resulted in a significant overpayment amount. The third Provider received a request for 60 claims with supporting documentation for review. This request included claims for over 2 years prior. After complying, the third Provider received no response from the UPIC. Unbeknownst to the Provider, this UPIC was triggered by a whistleblower (staff person) referral from the OIG. The result took over 7 years and a federal fraud trial. While the Provider was ultimately acquitted of all charges, it was a very long and costly battle.

**In all 3 of these cases, the Providers agreed on the most important lesson learned— they should have been much more proactive in how they operated their Practice.**

**In other words, the best defense for risk-bearing Providers is to proactively address measures to improve not only coding and documentation, but also how they communicate with their associates and staff.**





## Below are a few key items Providers should consider implementing:

- **Educate yourself and your team.** Medicare and commercial payers want Providers to know the rules and do things according to established guidelines (AMA and CMS). If you don't know, ask someone who does and get it in writing. Improper use of codes and modifiers can make you an easy target. For example, if you are billing 98942 more than 10 – 15% of the time, you will stand out amongst your peers.
  - Most coding errors involve a misunderstanding of the rules that results from:
    - Bad information from unqualified sources
    - Philosophy that does not fit within the carrier's guidelines
- **Implement compliance protocols into your team's daily routines.** Each staff member should be aware of their specific responsibilities towards compliance in the Practice. Providers should consider a comprehensive compliance plan.
  - Billers should have specific coding instructions for CPT, ICD-10 and modifier use.
  - Associate Providers should know documentation requirements, code utilization and compliance rules regarding services they provide. Make sure your EHR system produces high quality notes that clearly identify functional improvement – repetitive macros are not acceptable.
  - The Scope of Practice should be clearly defined for Providers and support staff.

- **Be proactive and in constant communication with staff.** As business owners, Providers must be aware of concerns and issues that frequently occur in a Healthcare office. Confusion over coding, documentation and billing rules must be addressed in an open & encouraging environment.
- **Know your Audit.** Recognizing the type and nature of an audit is critical to a positive outcome. Every audit request must be taken seriously and requires your full attention. Talk with a qualified professional. Don't simply send in your records to the payer. Know your options and understand your rights, especially when dealing with a UPIC or investigative unit for a payer.

Audits and post-payment reviews are stressful. Often Providers feel overwhelmed and some even begin to question their commitment to the profession. However, a proactive approach to compliance will help reduce the likelihood of an audit and if one does occur, can significantly reduce the impact on your practice.

"Remember, the best defense is a good offense!"

### **ABOUT THE AUTHOR:**

**David Klein, CPC, CPMA, CHC** is the ANJC Coding & Compliance Consultant and co-founder of PayDC, a web-based practice management EHR system that focuses on keeping Providers compliant and getting Providers paid. He is a certified professional coder and certified medical auditor through the American Academy of Professional Coders (AAPC), and is certified in healthcare compliance through the Health Care Compliance Board (HCCB). His expertise in coding and compliance consulting stretches over 26 years in the healthcare arena.



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Learn more about PayDC: [paydc.com](http://paydc.com)



# From Our Members: Why Choose the ANJC?



**Being a member of the ANJC has contributed to my success in practice over the years.** They are willing to support their doctors with all of the resources, expertise, and knowledge available to them to drive the individual practice forward. I have worked closely with the Executive Staff and Board members to help open doors to larger healthcare organizations in hopes of bringing chiropractic to a larger patient population. Through the ANJC, I have met many world-class doctors who are also willing to share their experiences in practice and help their fellow colleagues. I would highly suggest that every chiropractor in New Jersey become part of the ANJC!

**Dr. Scott Beck**

Beck Wellness Center, Toms River, NJ

**Challenge #1:** Easily getting CE credits for multiple state license reviews. I think one of the most convenient things the ANJC does for membership is all the free CE support. Just log in and get the CE, and it's done. As Sig Miller, DC used to say, *"Add water and stir."*

We have included in our membership the resources of distance learning or real-time speaker CE classes, learning from leaders in their respective fields of expertise. We're lucky to have access to them. Dr. Brandon Brock, DC, a speaker at our spring ANJC Annual Conference in Atlantic City earlier this year, comes to mind. He's a world-class expert on nutrition, deep tissue regeneration, neurological upregulation, and laser techniques. He speaks worldwide and has many degrees after his name. Dr. Brandon Brock, DNP, DC, NP-C, MSN, APRN, DACNB, DCBCN, FICC. I don't know how he found the time to accomplish that. I don't know how we were so lucky to get him as a speaker. I had no idea when I walked into the room. I was in the presence of greatness.



**Challenge #2 was the extremity issue.** Only the resources of a powerful state association could have fixed this challenge. Another problem for the DCs of NJ and its old news; thankfully, it was fixed. The ANJC reclaimed our ability to diagnose, treat, and be reimbursed for the treatment of extremities. We lost that ability for several years. Our patients were suffering, as we all treat extremity problems. Our scope was reduced and limited, and we had to fight to get it back. As one legislator said in Trenton, *"I've never seen anything like this before. What you docs accomplished as the ANJC is amazing. Generally, bills don't get reversed, and you did it. Your organization did something I've never seen before in Trenton! That's what a strong Association does for its members. A rising tide floats all boats."*

**Dr. Mark Lynch**

VIP Chiropractic, Bayville, NJ





**ANJC membership is valuable to chiropractors practicing in our state because it affords the opportunity to have strength in numbers when it comes to the issues that plague our profession.** We have a strong association that works to improve our ability to treat patients, fights for us to be properly compensated for it, and offers us the ability to get top-notch continuing education with little to no out-of-pocket expense. When it comes to NJ chiro associations, the ANJC is the **ONLY** option!

**Dr. Christina Markar**

Pequannock Chiropractic Group, *Pequannock, NJ*

**Being a Founding Member of ANJC, I knew right from the start the importance of membership for the following reasons:**

1. To be able to have a strong, thriving organization watching my back while I concentrated on the challenges of running a practice.
2. Having an organization that made it easy and uncomplicated to meet my continuing education requirements, with valuable information that helped me to be informed—while staying on the cutting edge of current information in science, art, philosophy, and practice management.
3. The opportunity to be at meetings and conventions to reconnect with friends and make new connections to share common interests and challenges, as well as share helpful ideas to help practice growth and management.
4. It is vital that we present a strong presence in the face of our common challenges politically, legally, and in reimbursement.



We have built a Chiropractic organization that is the envy of Chiropractic organizations across the country. Get involved or stay involved because—united we stand, divided we fall. The ANJC is not about your philosophy or practice methodology, only your survival and opportunity to thrive.

**Dr. Michael Spadafino**

Spadafino Chiropractic Center, *East Brunswick, NJ*

**Review ANJC Member Benefits & Resources: [anjc.info/members](http://anjc.info/members)**





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# Board Spotlight:

## Alfonse DeMaria, DC

*Treasurer*

**I grew up in Oradell, New Jersey, in Bergen County, where I played football and baseball and wrestled from 3<sup>rd</sup> grade through high school.**

After high school, I attended Penn State University. During my freshman year at Penn State, I was involved in a motor vehicle accident in which the car rolled several times. My parents brought me to my dad's chiropractor to help me recover. I was amazed at how the chiropractor treated me, his skills, and how quickly I recovered. He paid attention to and treated my whole body—all without drugs or surgery.

***I knew right then that this was what I wanted to do:*** help people without drugs and surgery.

When I returned to Penn State, I changed my major from business to pre-med and continued my education at Life Chiropractic College in Marietta, Georgia, now Life University. I graduated in December 1990.

In January 1991, I started practicing in Manhattan, working between Chinatown and Little Italy. I learned how to read body language really well because 90% of my patients spoke Chinese. While I had an interpreter, I received only basic translations. Practicing there helped me hone my reading body language skills, which has helped tremendously throughout my years in practice.

After a year and a half of working in NYC, I had an opportunity to take over a small family practice in Franklin Lakes, which is in Bergen County. I met my wife while commuting by train into NY over that year and a half. We have three children, two boys and a girl, who are now 27, 25, and 21. My two boys wrestled in college and my daughter was a competitive cheerleader.

Over the last 32 years, my practice has specialized in treating sports injuries—from beginner athletes to professionals, as well as non-athletes and families too.

Personally, I have officiated wrestling for the past 26 years and coached wrestling for 13 years.

I also enjoy participating in Spartan Races.

### ***How did you get involved with the ANJC?***

I first joined the ANJC when all the chiropractic associations in New Jersey merged.

It made sense for chiropractors to have one voice when fighting for our patient's rights and advocating for access to chiropractic care. I got more involved when Horizon BCBS was only paying for the adjustment and nothing else.

As this was the practice for years, the ANJC was exploring how to address this as an association that had no standing.





I took a big chance by stepping up and becoming a lead plaintiff against Horizon BCBS. I was fearful they would put me out of business or there would be other negative repercussions, but I believed in our profession and understood how important it was to stand up for what was fair for myself and my colleagues.

Well, after seven long years, we won the case and it was the largest settlement in the country on behalf of chiropractors!

After my children had grown up and I had more time to dedicate to the profession, I was asked to join the ANJC board, where I currently serve as treasurer.

### ***Why are you passionate about chiropractic?***

I am passionate about chiropractic because I have personally seen its power. It has made a positive impact on the lives of many, including my patients & family.

### ***Why do you like being a chiropractor?***

My favorite thing about being a chiropractor is taking care of people and giving them back their lives. I ensure my patients can play with their kids, participate in sports and hobbies, go for a walk with their spouses, etc. At the end of the day, I feel so fortunate to be involved in so many lives and appreciated for what I do.

### ***What do you value most about your ANJC membership?***

The ANJC is a powerful, unrelenting advocate for myself, my colleagues, and our profession.

As an organization, we are challenged when chiropractors are wronged and misrepresented, and when carrier issues and glitches arise, but we drive change through legislative policy to protect us, keep us informed, and utilize all its power and resources when necessary.

### ***What is the biggest challenge facing chiropractors today?***

The biggest challenge facing chiropractors today is payment parity. Chiropractors deserve to be compensated as other healthcare professionals are. Insurance companies should be required to pay all healthcare professionals the same for the same procedures.

### ***In your opinion, what is the best way an ANJC member can help their colleagues?***

The best way an ANJC member can help their colleagues is to get involved and encourage others to get involved. Provide feedback, attend a CE program & the Annual Conference. Join a committee you are interested in, & tell your friends who are not members to join.

If every chiropractor in NJ joined the ANJC, think of how much stronger we would be as a profession and how it would impact our ability to make positive changes in New Jersey and nationally. With a louder, stronger voice, legislators, regulatory bodies, and carriers would hear our issues, including payer parity.

We need more volunteers to help their fellow chiropractors keep fighting the fight and make it easier and better for current and future practitioners.

---

**Learn more about Dr. DeMaria and his practice:**  
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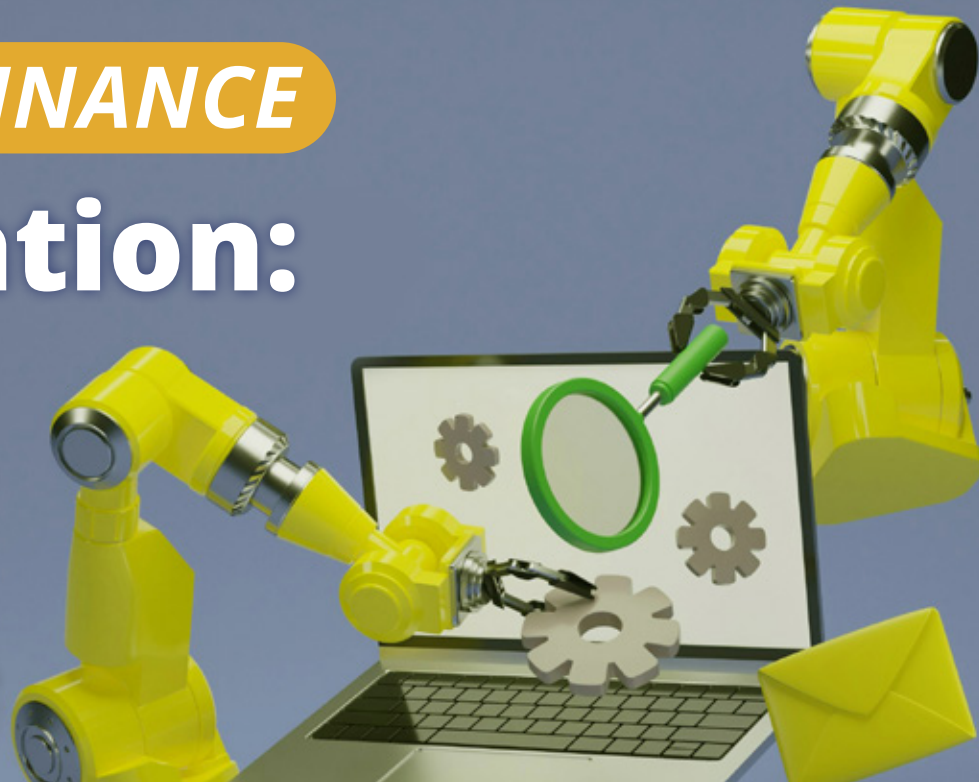
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# Automation:

## *Is it risky business?*

**By Stephanie Spinosa**

*General Manager, Physical Medicines  
Medical Billing Services (MBS) LLC*



It's no secret we live in an automated world.

It seems everything we touch today has some form of automation attached to it.

Sure, it has its perks, and as a society, we have come to depend on the automation of things, but what exactly is the purpose of automation? By definition, it's *"the use of machines or technology to perform tasks without much human intervention."* The purpose or approach tries to streamline processes, enhance efficiency, and reduce human error.

**While automation brings benefits, we need to ask ourselves what the risks are, if any?**



### ***How does automation work in your office?***

Most of us have surrendered to automated processes with things like your EHR, billing software, or even how you receive your EOBs via ERA (Electronic Remittance Advice) and how you receive your payments via EFT (Electronic Funds Transfer). In theory, automation should allow us time to move on to the next thing or allow time to see more patients—but does it? Let's face it. Automation is pretty cool—until it isn't.

The expectation with automation is that the process will unfold according to how we have set it up. This same principle applies to your practice.

Consider the ERAs that you receive. When the claim is processed correctly according to the patient's benefit, you get paid correctly, & the EOB posts automatically into your software.

**CONTINUES ON THE NEXT PAGE**

However, we know that this is not always the case. Without human intervention, you wouldn't know if your claims are being processed with discounts, processed with codes denying incorrectly, or if your claim has fallen victim to a proverbial "glitch." What about the EFTs? Who is checking to confirm that those payments are actually being deposited into your bank account?

Earlier, I mentioned the potential risks of automation. One of the significant risks is related to your financial situation.

Auditing should be an integral part of your office's workflow. Not only does auditing help in identifying errors, but more importantly, it provides an accurate understanding of your office's financial well-being.

### Overreliance on automation technology is risky.

While automation will continue to evolve, human intervention is still essential. It's crucial to strike a delicate balance between the two.

With that said, I'm curious to know—  
*to what extent do you rely on automation?*



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- Scott Taylor, D.C.

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# Insurance Info

By Dina Brown, ANJC Director of Insurance & Government Affairs



# A Review of Insurancing Contracting

In today's current health insurance market, there are many different types of "payors" or entities that reimburse for services rendered by a healthcare provider. Physician contracts may be with insurance companies directly, a third-party administrator, or another intermediary contracting entity.

Below is a brief overview to help educate you and your staff on what a payor is and what to look for when reviewing your network agreements. As always, the educational material the ANJC provides is only a starting point and resource. Practices should always consult with their health care counsel or trusted advisors for their specific practice needs.

## What is a "payor"?

Essentially, a payor is the entity that pays for the services rendered by a healthcare provider.

A payor could be a commercial insurance company, like Horizon or Aetna, a government program, like Medicare or Medicaid, a third-party administrator, like Multiplan or Zelis, or another entity that providers have signed an in-network contract agreement. Each payor has a different degree of terms and negotiating strategies, as well as applicable laws and regulations.

## In addition to the payors discussed already, additional payors may include:

- **Health Maintenance Organizations (HMO)/ Preferred Provider Organizations (PPO)/Exclusive Provider Organizations (EPO):** Providers with contracts agree to reduced payment structure. Coverage is determined by the contracted provider's network status & is varied across plans.
- **Leased Networks:** Provider networks are typically organized by entities other than insurers. These networks contract with physicians and sell networks to insurers or third-party administrators for provider access.

- **Accountable Care Organizations (ACO):** Network of providers usually organized by health-care providers instead of insurers with goal of delivering coordinate care, which then can contract with insurer on behalf of providers.
- **Health Care Sharing Ministries:** Nonprofit ministries that solicit contributions for sharing health care costs across its members. Recognized under the Affordable Care Act as satisfying requirement for individual coverage and is not an insurer.



## What should I look for when deciding to join a network?

There are many different factors to consider when deciding whether to enter a contract with a particular payor.

## Below is a list of some of the factors to consider:

- In-network status – clear reimbursement terms and rates, access to payor's members and avoiding the challenges associated with out-of-network reimbursement.
- Out-of-network status – limits on out-of-network benefits, collection practices for patient out-of-pocket and evolving laws regarding price and cost transparency for healthcare providers.
- Payor market share (*how many members of a particular payor are local to your practice*).
- Payor considerations, such as payor requirements for reimbursement. Examples include utilization management process or prior authorization requirement.









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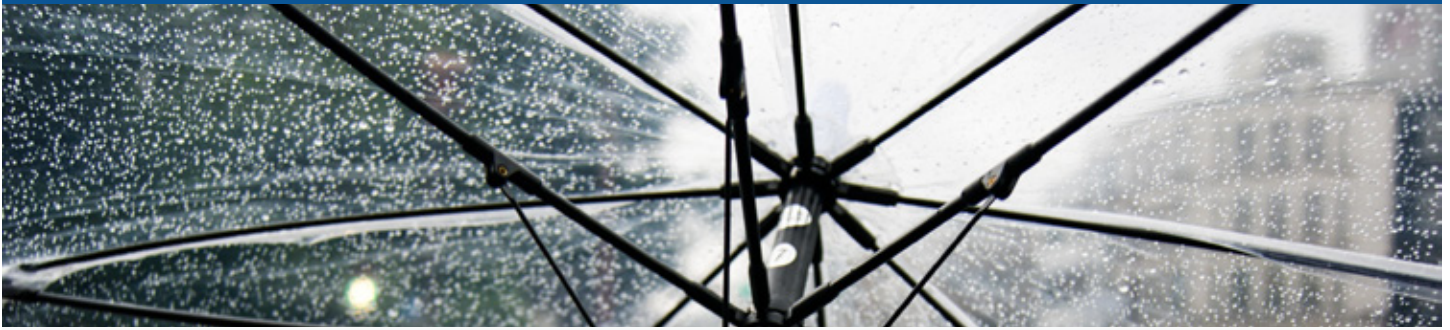
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# The ANJC PAC:

## Your Role in Defining the Future of Chiropractic

*Building momentum for a resilient 2025.*

By Dr. Donald Antonelli,  
ANJC PAC Leadership

**The ANJC PAC stands up for chiropractic care in New Jersey, but we rely on your backing.**

Our strength depends on a unified & mobilized community of chiropractic supporters.

By banding together, we have the opportunity to overcome obstacles & advance patient well-being for all.

We honor chiropractic by actively engaging, ensuring every New Jersey resident has increased access to chiropractic care's benefits.

Here's how you can invest your time & contribute in **3** easy ways:

### 1. Sign Up for ANJC PAC News

Stay aligned with the latest email updates on chiropractic advocacy and key legislative matters that shape patient care and our profession in New Jersey.



### 2. Commit to Monthly Giving

A \$25/month contribution helps us maintain consistent involvement in protecting patient care and brings chiropractic-first policies forward. Help us make chiropractic voices loud and clear in Trenton.

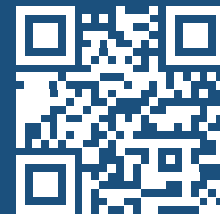


### 3. Participate in Fundraising Events

Attend our in-person fundraising events, meet decision-makers, and ensure chiropractic care remains a legislative priority. Every conversation is a chance to shape the coming decades for our profession.



# This Fall, Solidify the Foundation for 2025



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By contributing just **\$25/month this fall**, you're giving us the resources to drive real change and continue growing our impact and activity in the coming year.

- Your support today secures our start in 2025 ready to safeguard chiropractic interests in New Jersey and continue advancing policies that put patients first.
- With your backing, we can provide every New Jersey chiropractor with the resources and legislative clarity needed to offer the highest quality care.

**Give to the ANJC PAC today**, because every contribution improves our ability to be unwavering advocates for our patients and profession.

### ABOUT THE AUTHOR:

**Dr. Donald Antonelli** practices at Antonelli Family Chiropractic & Physical Therapy Center in Union, NJ. He is an ANJC member and volunteers to lead and grow the ANJC PAC.



Antonelli Family Chiropractic & Physical Therapy Center has been helping athletes and families recover from injury for almost thirty years and is recognized as a top-rated practice in Union County. Uniquely qualified, stellar patient care is a top priority for Dr. Donald Antonelli & Dr. Frank Halter at the practice.

**Learn more about Dr. Antonelli & his practice:**  
[antonellichiro.com](http://antonellichiro.com)

With the changing seasons and before the next few months get swept up in their usual fast pace, now is the perfect time to fortify our PAC's resources for the year ahead.

**Your fall contributions will strengthen the ANJC PAC, equipping us to face new challenges in 2025 head-on as we protect the future of chiropractic.**

2024 was a year of significant milestones for our profession—help us continue the momentum into 2025.

Every dollar you contribute helps us prepare to meet any challenge.



## 2024 Achievements: Celebrating Our Progress

### Success Story: A4913 Becomes Law

Governor Phil Murphy signed **Assembly Bill 4913** into law on January 8, 2024, ending Virtual Credit Card Mandates. Chiropractors now have more control over how they receive payments, protecting practice flexibility. This law puts the power back in your hands, allowing you to select the payment methods that work best for you and your patients.

Whether EFT, paper checks, or another option—**your choice matters.**

### Victory: Chiropractic Scope of Practice Defended

The Superior Court ruled in favor of chiropractors in New Jersey this year, protecting our right to recommend **Non-Legend Drug** ointments like Terocin.

This win prevents further encroachment on chiropractic care by insurance companies.



*Live Learning*

**ANJC**

**Education  
Events**



***STILL TO COME IN 2024:***

**December Sports Council**

*Thursday, December 12 | 9:30 am–12:30 pm EST*  
Hilton Garden Inn Edison/Raritan Center, Edison, NJ



**Evaluation & Treatments for Low Back Disorders:**  
*What you didn't learn in school!*

**In-Person | 3 CEUs | Speaker: Dr. Gregory H. Doerr**

Dr. Gregory H. Doerr, a chiropractor from Cliffside Park, NJ, specializes in Sports Medicine, Rehab, and Soft Tissue procedures. A Certified Chiropractic Sports Physician, he is the developer of Functional Taping for MSK Injuries (FTMI) and Functional Soft Tissue (FST).



**#20YearsANJC**



***Scan to register***  
& learn more about upcoming  
**education events**  
*for the rest of the year!*

# Presenting, Our 2024 Sponsors!

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Jane is an online platform for health and wellness practitioners that makes it simple to book, chart, schedule, bill and get paid.



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We are The Patriot Group, a unique company bringing together medical billing, collections, and legal services under one roof. With our proven track record, we can help you overcome complex issues & changes.



**FOCUSED**  
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Focused Billing and Collections specializes in chiropractic billing and provides quality services tailored to our customers' needs.



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Time-saving solutions for payroll, HR, and benefits. Hire, pay, manage, and retain employees with confidence. Compliance expertise every step of the way and scalable solutions that grow as you do.

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Profitable Practice Strategies is a full-service healthcare consulting firm specializing in developing practice blueprints to build an infrastructure of operational excellence.



### ScripHessco scriphessco.com

ScripHessco is an online supplier of top-quality chiropractic supplies and equipment. For over four decades, ScripHessco has been committed to providing a comprehensive selection of innovative healthcare products.



### Standard Process standardprocess.com

Standard Process is a third-generation, family-owned company that works with healthcare practitioners to effectively and holistically enhance wellness for the entire family.

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To revolutionize compliance. It's that simple.



### Andrew J. Blair Law andrewjblairlaw.com

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### Atlantic Medical Imaging atlanticmedicalimaging.com

Atlantic Medical Imaging is a dedicated imaging service in New Jersey that is committed to providing quality patient care.



### Carisk Partners cariskpartners.com

Carisk Partners, Inc., is a specialty risk transfer and care coordination company serving insurers, managed care organizations, and more.



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We keep care affordable for patients while keeping doctors in compliance with federal healthcare laws so they can focus on patient care.



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Our mission is to provide a non-opioid, non-invasive pain management solution for patients suffering from chronic and acute pain.



### Erchonia erchonia.com

Erchonia is the world leader in low-level laser technology dedicated to producing safe, effective solutions designed for chiropractors.



### Excite Medical excitemedical.com

Excite Medical is an innovative manufacturer, supplier, and distributor of advanced medical devices in back and neck pain management.



## BRONZE SPONSORS



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We provide leading-edge modalities as well as training and support so our customers attain the very best clinical outcomes.



**NCMIC**  
[ncmic.com](http://ncmic.com)

We were founded in 1946 by chiropractors who were unhappy with lackluster malpractice insurance options.



**Online Chiro**  
[onlinechiro.com](http://onlinechiro.com)

Online Chiro provides digital marketing solutions to help chiropractors grow their practices and get found by more new patients.



**Stat Biomedical**  
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Stat Biomedical Technicians, Inc. makes quick, quality repairs, calibrations, and safety inspections for tables and all therapy equipment.



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Kearny Bank proudly offers banking services throughout New Jersey, Brooklyn and Staten Island.



**New Jersey Imaging Network**

[radnet.com/new-jersey-imaging-network](http://radnet.com/new-jersey-imaging-network)  
 New Jersey Imaging Network (NJIN) offers a complete range of imaging services.



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The highest quality handcrafted mattresses, bedding & furniture at the most comfortable prices.



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Specializes in healthcare law and complex litigation.



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We are a family-owned NJ mattress manufacturer offering premium bedding at a lower price and superior quality.

**As we wrap up 2024, we extend our deepest gratitude to our sponsors for their unwavering support and dedication throughout the 20 years of the ANJC.**

You've helped us shape the future of chiropractic care in New Jersey—ensuring continued excellence, access, and advocacy for decades to come. **#20YearsANJC**

Welcome,  
 Chiropractors!

2024 ANJC  
 ANNUAL CONFERENCE  
 CELEBRATING 20 YEARS ADVANCING CHIROPRACTIC

Connect & Share:  
**#20YearsANJC**

Join us  
 inside!



In 2025, we're *turning the page* to the **next chapter** of chiropractic...

**Association of New Jersey Chiropractors (ANJC)**

77 Brant Ave.  
Suite 210  
Clark, NJ 07066



**2025 ANJC**  
ANNUAL CONFERENCE  
THE **NEXT CHAPTER** IN CHIROPRACTIC

**May 16-17**  
*Harrah's Resort Atlantic City*

*Early-bird*  
registration ends  
January 31, 2025!



**Earn 15 CEUs in *one weekend.***

*Half the credits needed for the 2023-2025 licensing period!*

Current Licensing Period: September 1, 2023 — August 31, 2025

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