

Chiropractors:
Nobody
Needs Your
Free
Chit.

Dedicated to my many chiropractors who want nothing more than to make sick people well, make hurt people heal, and pay their mortgages in the process.

You are always in my head, my heart, and my prayers, but mostly in my voicemails.

*With so much love,
Shell*

*Price is what you pay.
Value is what you get.
--Warren Buffett*

It was a normal Thursday afternoon in the clinic and I was wrapping up my day when I got a call from one of my Chiropractic clients. He called to ask if he could refer his friend, another chiropractor, to me and if I would talk to him that very evening. ‘An emergency Chiropractic client call! Count me in!’ was what I was thinking, but I did an internal calming of my excitement and said I would look at my schedule and see if I could be available to him. I got his number and gave him a call.

Let’s call him Dr. Hill.

When I called Dr. Hill, we exchanged niceties and got right to the core of his concerns.

“She left her folder!”

She left her folder?

Dr. Hill explained to me that he had seen a new patient the day before, did a consultation, a complete examination, gave her some pain relief with therapy, and even adjusted her. She was a low-back pain patient, and had called the same day to get an appointment. He said he spent about an hour with her on her first visit. He told me his clinic staff made her an appointment for a report of findings, as is their normal procedure, for the day after her new patient visit- which was the day before Dr. Hill and I spoke on the phone.

“I’m so pissed! I spend so much time with her on her first visit, and my staff had her scheduled the next day for her ROF. I got her ROF folder all filled out and her x-rays printed, and presented my report, treatment recommendations, and the whole nine yards! She acted like it made sense to her, but when I released her to my staff to make her appointments, she said she would ‘get back with us’ and LEFT HER FOLDER! I pay good money for these ROF folders and they are for patients to take home and show their family. I just don’t get it. I think I should stop doing these ROFs, what do you think?”

Wow. He was really upset about this.

“Dr. Hill I understand your frustration. Was this patient referred to you by another patient?” I asked.

“No. She called the office, said she was in pain, and came in on our coupon that very afternoon.”

Your coupon? *“Oh, you had a new patient coupon? Can you describe it for me?”*

Dr. Hill proceeded to describe the ‘*heckuvadeal*’ he offered on his New Patient Coupon. This was a Facebook deal for New Patients to come in to the clinic, get a free consultation, a free examination, free pain-relief therapy and a free adjustment. He bragged he paid only \$50 for these Facebook ads that promoted the coupon.

That was a *heckuvadeal*...for the patient, but now you are out your time, and a ROF folder.

.....

While I am singling out poor Dr. Hill, I’ve had this communication with so many chiropractors, I couldn’t begin to count them.

Hi.

My name is Shelly and I own and operate Vitality Chiropractic Marketing and Management. I have been working with and for chiropractors since 1993. I’ve made a business out of helping chiropractors run the business of a chiropractic clinic. I was raised by parents who were always serving- in church, in our community. When someone needs help, you help them, and don’t always expect something in return.

But when it comes to business- this can be the exact opposite of fair exchange. Most of the people I come in contact with and I am friends with are chiropractors. So, when you are a chiropractic consultant and clinic specialist, you get asked a lot of questions and you end up giving away a lot of free advice.

I never minded giving my buddies access to my intellectual property. An idea here, a suggestion there. It didn’t cost me anything, right? And they valued my opinions obviously, right? They wouldn’t ask me if they didn’t think I had something to offer, right? So, I would add them to my subscriber list on my websites and let them know they are getting “free access” because we are buds...*right?*

But, when I went to my website to track downloads, they never even logged on, and didn’t download any of my information. Information I normally sell for a fee.

People value what they pay for.

While this might be obvious to most, it didn't really sink in until it happened a few more times. I gave one doctor a full course, over \$1500, for free and they never even logged into the course one time. NOT ONCE! I started to question my services. I knew I had sold many programs to chiropractors who hadn't even met me. They left me wonderful reviews and our program training calls were always positive. I began to resent those 'buddies' I was giving my stuff away to. *They aren't taking me seriously.*

I had to remind myself that I had made a good living over the years helping chiropractors. I had owned clinics. I had turned clinics from duds to successful practices. I had a list of chiropractors who continued to refer me clients all the time.

Why didn't my buddies want my free stuff??? I am so good at what I do!!!

So, I stopped. Simple. I just quit giving my intellectual property and programs away for free. When my friends would ask for program details, or free advice to help them see more patients and make more money, I would say,

"Look, this is MY livelihood. This is what I do for a living and I am really good at what I do. In fact, I love what I do. I want you to know what I know, and I want you to be successful in your practice. So, let's schedule a time to discuss what my company can do for your clinic. I don't expect you to work for free, so I know you don't expect me to either."

What do you think happened? Most of my friends who were just in it for the free advice, didn't ask me for much of anything else. And as David Singer says, we 'parted as friends'. But most said, "That sounds fair, let's do it." Everyone I actually charged for my services, downloaded the links I sent them, and did the work to improve their patients and cash flow. Win-win.

Remember: People VALUE what they pay for.

My 16 year old daughter gets a sample bag of cosmetics in the mail every month. They come in these cute little pink bags and always have some high-end and high-quality products inside. I get so excited when I go to the PO Box and she has a bag. I think she is going to be so excited. The last time, she wasn't so happy with a few of her products and I saw her discard them into a drawer in her room. I looked and saw LOTS of cosmetics in this drawer. I asked why she discarded them. She said, "I don't really care for them, they were free so I just put them in there." (Side note: that day I got a bunch of new cosmetics!) I explained to her that these bags aren't really 'free', they charge my card \$15 a month. We then discussed how she holds on to a \$5 plaid fanny pack she paid for at a thrift store and never uses. I asked why she never got rid of it. She said, "Because I paid \$5 for that!"

I rest my case.

Value is not determined by
those who set the price.
Value is determined by
those who choose to pay it.

Simon Sinek

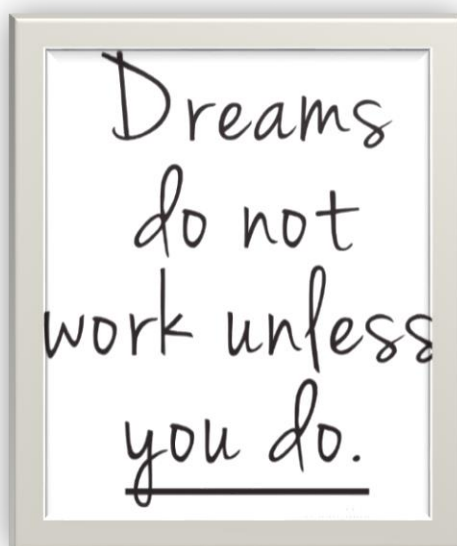
“I raised my first visit price to \$127 and stopped the freebies for my new patient exams and x-rays. I got so many new patients who would pay and not even question the prices. My first patient I got off the new pricing paid in full prior to even being taken back to the exam room. Once we got to the end of our report of findings on their second, the patient told me that they had already gotten so much more than they expected from a chiropractor and they wanted to commit to my recommendations for care 100%. They were private pay and decided to take care of their care in two payments over the next two months and paid a down payment of \$2600 that day and made arrangements for the additional \$2600 to be debited from their card in 30 days. All my internal wrangling with my fees went away and I felt VALUED.” –Dr. Talley, Madill, OK

I can tell you from my own data, that of all the chiropractors who took advantage of our “free” emails, the ones who actually bought a product, program or service are 5 times more likely to actually download it, than those who’ve never bought.

Think about that: On many of paid lists, I have an open rate of 100%.

That means they’re opening up every email, every download, every link. Whereas the typical email open rate on a typical list might be something like 18%. This is a stark difference.

Understand that people value what they pay for. You’re NOT doing your new patients a disservice by charging them, you are actually doing a profound service for the new patients who want to take action.



Steep Discounts: Not an alternative to FREE

When you are passionate about your patients like most chiropractors are, you may feel as though you could happily work for free, let your good deeds be your payment, right? But, let's face it, working for free can't pay the bills, your staff, your license fees, your CE classes, etc.

Are steep discounts any better?

Steep discounts to your services makes sense from a marketing and sales perspective when you need to attract new patients, but you may wind up driving yourself out of business if you continually give away your services or undercut your competitors.

Here's why:

You DEVALUE your products or services.

If you automatically give a discount, or jump every time a patient requests a reduced fee, you give the impression what you're providing isn't really worth the full fee you've determined for that service. Instead of selling yourself short, enlighten the patient. Explain the value of the services you offer and why you feel the service is worth the fee. This is historically done at the Report of Findings.

Remember our friend Dr. Hill? **Don't be a Dr. Hill.**

Think of it this way:

You can't expect a patient to value your ROF when you've DEVALUED the diagnostic evaluation and testing that led you to discover the root cause of their pain and dis-ease.

Recently, I had to pay out of pocket for some diagnostic testing. I paid \$1500 for a colonoscopy and endoscopy. I was in a lot of pain and no one was giving me answers. I went to a specialist and paid what they asked me to pay because they were going to fix me. Right?

The testing was paid for, completed, and at my report, they said they found NOTHING. Was I mad that I had paid for that testing and doctors found nothing wrong? No. I was glad they found nothing. I was glad I had the testing done.

The Ortho/Neuro Examination and X-rays are how you test and detect subluxations. This is valuable. Don't devalue the importance of your clinical detective work.

You lose respect.

If you give too much away, the patient who receives your instant discount may never think of you as an "expert". Imagine asking for a discount from a brain surgeon. Would you expect her to say, "*Sure! I'll give you this surgery for half off*". In this case, 'half-off' may not be exactly what you are expecting if you catch my drift.

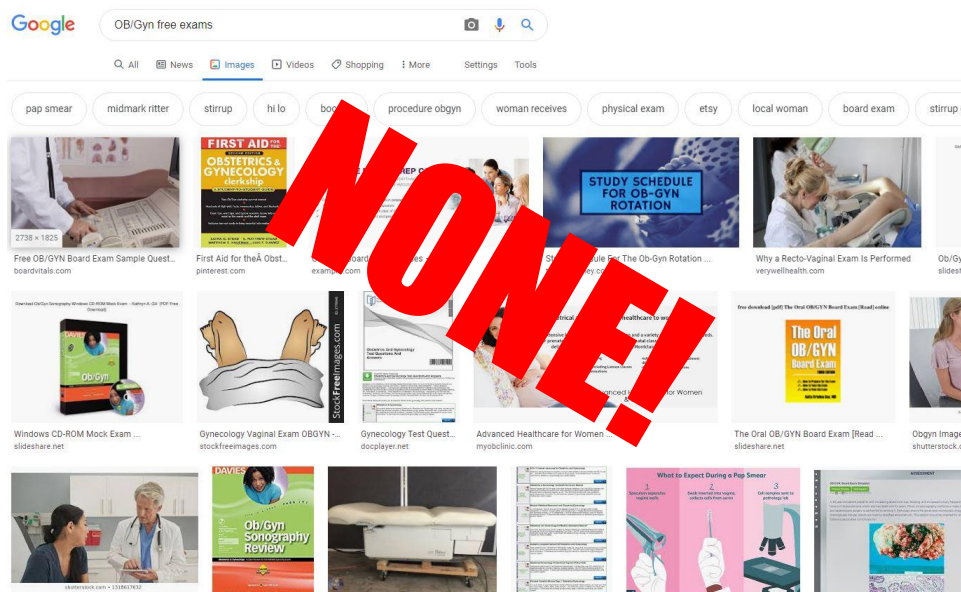
Remember, you, just like the brain surgeon invested a lot of time, money, education and skill in what you do, and your work deserves its full fee. After all, it is not a hobby when you give it your full attention. You will get more respect from your patients and their referrals if you stand firm and don't waiver on your fees.

You look desperate.

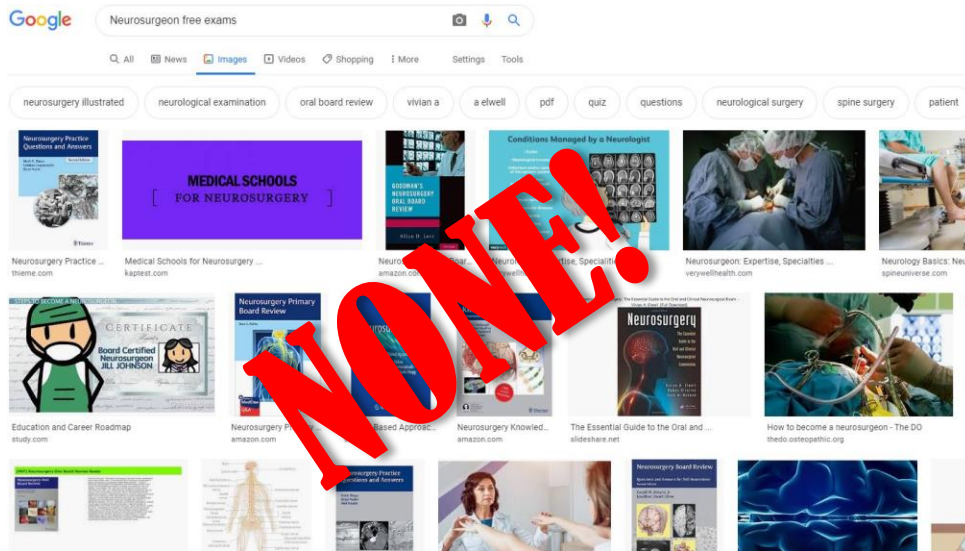
Nothing says, "I need some patients!" more than giving your services away for free or seriously discounted. Who wants to go to the chiropractor who isn't the expert? An expert wouldn't give his or her services away for free, so why would someone in pain, needing help, want to go to the bargain bin for their chiropractor? When you cater to the patients who only come to you for the 'free', they are going to refer patients who are just like them. They are looking for the cheap fix in town, not the BEST doctor in town.

In doing some research for this book, I started Googling.

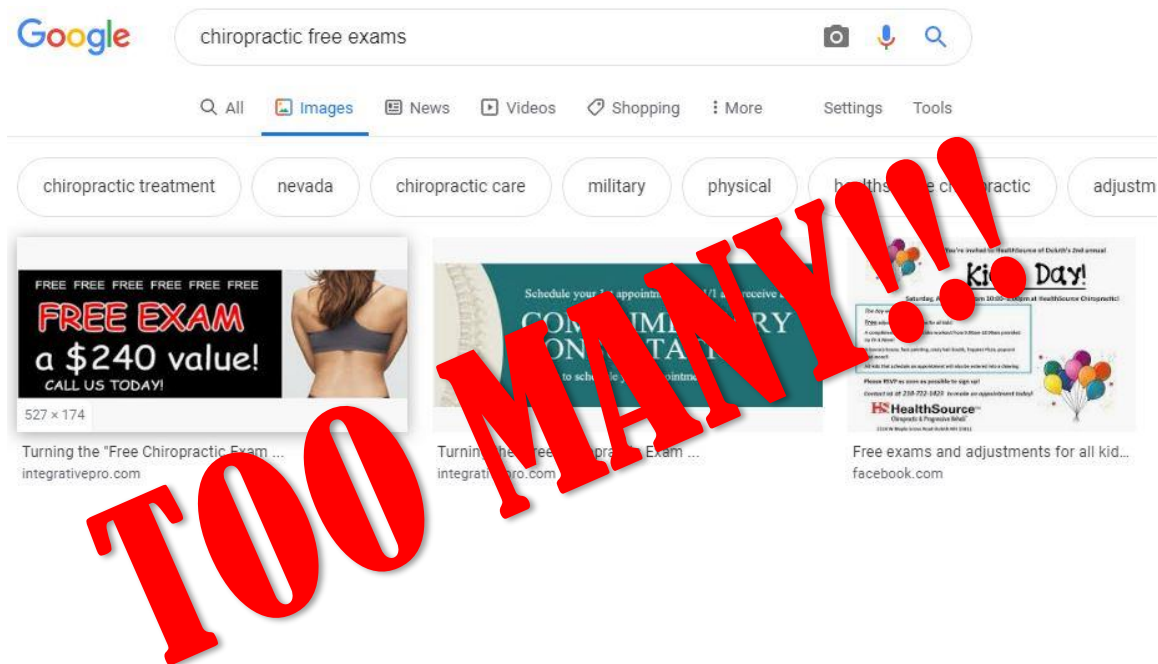
OB/Gyn Free Exams:



Neurosurgeon Free Exams:



Chiropractic Free Exams:



I found so many coupons and free exams, I could go to a different chiropractor every day of the week for months and wouldn't have to pay for much of anything!

Happy Birthday <name>

LET US GIVE YOU A

FREE ADJUSTMENT

FOR YOUR BIRTHDAY!

YOU SHOULD FEEL YOUR BEST ON YOUR BIRTHDAY.

ABC CHIROPRACTIC



CALL TO SET UP APPOINTMENT

Complimentary Exam & Consultation

Includes

- Posture Analysis
- Orthopedic Exam
- Health History
- Spinal Alignment Check
- Scoliosis Screening for Children

per person - X-rays not included - Can not be combined with any other offer

PATIENT APPRECIATION DAY!

\$27 (Initial Consultation, Exam & X-Rays)

New Patient Special is CASH ONLY, no insurance submittal
Federal & State Program Recipients Excluded

SEND YOUR FAMILY OR LOVED ONES IN FOR OUR NEW PATIENT SPECIAL!



Natural, Safe and Effective Alternative Medicine.

FREE Initial Consult

Your no-cost, no-obligation initial consult includes:

\$75 value

- A relaxed consultation with the doctor.
- An individual health and injury history.
- A discussion of findings and recommended treatments.

NOTE: Medicare excluded by law.
**NAET exam excluded from this offer (Fee \$35)

WEDNESDAY JUN

ALL DAY @ THE

Helping You Look & Feel Your Best!

Cold Laser Therapy • Arthritis/Sports Injuries
Infrared Sauna • Pain Relief • Detox

Burning Feet, Pain & Numbness?
We have a **New Treatment** for Peripheral Neuropathy
~ Call for a free consultation ~



CHIROPRACTIC 1ST EXAM SPECIAL
Consult, Exam & X-Rays (if needed) **\$39** PLUS 1 Hydromassage

SAVE \$170
With this coupon. Not valid with other offers. No Expiration.

FREE Neuropathy Consultation
\$125 Value
With this coupon. Not valid with other offers. No Expiration.

Your livelihood depends on YOU.

You spent a lot of time determining the right amount of money you need to effectively run your clinic. If you cut your fees, or continue to give away your services for free, you have to work more to make up for the lost revenue.

Do you know how much actual money you have lost by doing steeply discounted and free services? *You probably don't want to know to be honest. Let's just move on shall we?*

When you have to make up for lost profit, you have to have more patients to make up the difference. Do you see the vicious cycle I am trying to visualize for you? Basically there is no scenario where doing steep discounts and free services work out with you being the benefactor.

You are better off working with patients who will pay your fees. You'll do a better job for them, see more of them, and they will know the value of the services you provide. You will notice your patients will refer more paying patients to you.

You forfeit future bargaining power.

When you always have free exams and free adjustments, you are going to be EXPECTED to always have a deal, or a bargain. Patients may wait to come see you until your next 'sale'. It is very difficult to go back and ask for the full fee once you have already demonstrated that your services can be had at less than the full fee. If you try to raise your fees in the future, the patient will likely not accept it, or leave and go find the next cheapest chiropractor in town. Besides, when you discount your fees for one patient, you will have to discount your fees for another...and another...and another... and anyone they refer... it never ends!

You really don't want or need bargain-hunter patients.

Is the patient who wants the cheapest services really the patient you want to serve ultimately? Look at your target market planning and renew your focus on the types of patients you want, those you know you can help, those you want to refer you more patients and those who value your services the most. This is your target market. You don't hit that target with freebies and steep discounts.

You'll have less regret.

Giving away a free service or a steeply discounted service can leave you with some regret or even a bit of resentment. This could affect how you feel about your patient. Let your services and your reputation shine.

I had a chiropractor who told me how he gave a lady a near-free first visit with exam and x-rays and how he discounted her treatment plan too much, in his opinion, because she offered to pay up front and said she would like a discount. When he really did the math, she was getting a significant discount. Later that year, he had to have some A/C work done at the clinic and the owner of the A/C business came personally to give the estimate. While talking, the doctor realized that his wife was the patient who got her first visit for practically nothing and while she did pre-pay for her services, got them for more than 50% off.

Guess who didn't give a free consultation, free evaluation of the A/C problem, nor a steep discount for pay-at-the-time-of-service? Her husband the A/C guy.

This sat sore with my chiropractor client, but I reminded him that he **CHOSE** to give his services away. The next day, he changed his office policies.



Do it for Chiropractic.

“How are we going to save the profession of Chiropractic?” was a topic of discussion on Facebook the other day in this group that I follow. The answers were mostly philosophical, but surprisingly a lot of chiropractors were asking their fellow doctors to stop devaluing the profession.

- *The guy down the street is giving away free exams... I can't compete with that!*
- *The other chiropractor in my small town does everything under the roof for \$25. When people come to me they wonder why I am so expensive. Why don't they wonder why he is so cheap?*
- *There is a chiropractor in my town that does a free first AND second day visit. Patients will go to him, get the free x-rays, and then bring them to my clinic because they've heard I am a better adjuster. This creates a problem for me, but I don't know how to stop it.*
- *That chiropractor across the street gives free adjustments to Medicare patients and that's just flat illegal, but if one chiropractor goes down, it will be in the paper and we all get crap for it. So I know about it, but can't say anything about it.*

When one chiropractor devalues the examination, or gives free birthday adjustments, or gives away free services that are essential to chiropractic, it really devalues chiropractic across the board. When the public as a whole doesn't feel or acknowledge the value of chiropractic care, then there is nothing any chiropractor can do, can teach, can instruct or illustrate to any patient that will make them understand the value of chiropractic care.



There is no such thing as a “cash fee”.

I'll say that again.

There is no such thing as a “cash fee”.

Often, I hear chiropractors offering “cash fee” or “cash discounts” for their services. There is a lot of confusion around offering discounts. First off, know your state rules. There are State Laws, Federal Laws and Federal Agencies who set rules and regulations that you must follow when establishing fees and applying discounts.

Your fees are your fees are your fees. You only have one set of fees. Okay, now that we've gotten that straight, let's talk about fees and fee schedules.

“But I have a different fee for this or that insurance, Medicare, personal injury or cash patients. I mean when I do Medicare, I get paid one fee and when I do insurance I get paid a different fee.”

No. No. No. No. No.

1. You don't “do” Medicare. You “treat a patient with Medicare benefits”.
2. Don't say, “Cash Patients”. If you are going to refer to a patient by how they pay, use “private pay” or “self-coverage”. Cash is just gross.

You don't have different fees. You have different reimbursement amounts. In other words, what you have are different discounts applied to your fees through contracts with different insurance companies. But, again, your fees are your fees are your fees.

“What kind of discounts am I allowed to offer and not violate rules and regulations?”

The only discounts you can offer are:

1. Regulated Discounts that are required by mandate or contract.
2. Documented Hardship Discounts
3. Contractual Write-Offs
4. Prompt Pay Discounts.

Did you see “Cash Discount” in that list? No. That is because it doesn't exist.

What is a Regulated/ or Mandated Discount?

If the patient's care is covered by a State or Federal program such as Medicare or Medicaid, you are agreeing to accept what the program reimburses for treating the patient. For example, your fee for 98941 is 50.00. Medicare allows 40.08 for a 98941. They will pay 31.42 of that 40.08 allowable. This doesn't mean your fee is 40.08. Your fee is 50.00 for a 98941. Since you are contracted with Medicare, you are only allowed to get reimbursed 40.08. You've agreed to discount your 50.00 fee by 9.92.

What is a Documented Hardship Discount?

First, you must have a Hardship Policy. Your hardship policy must be outlined. You may offer a discount for a certain period of time, have verification of the hardship, and maintain no more than 5% of your patient base on a hardship status.

Contractual Agreements

If you are a participating provider in the patient's health care plan, you have agreed to take a discount for your services and not pass that discount on to your patient. Just like Medicare, you are agreeing not to collect more than the allowed amount. Again, you are not agreeing to reduce your fees, you are simply honoring your contract with the insurance company.

Prompt Pay

There are many opinions about Prompt Pay Discounts. You can offer patients a discount on non-covered services when they pay for these services "promptly". Your clinic can determine what "promptly" means. For example you may say that "prompt pay" is at the time of service, within the same week or even prior to the services. For more clarity, you may wish to contact your state OIG. If you are a network provider, or a Medicare provider, it is best practice to only offer these prompt pay discounts on non-covered services.

BUT...

When you have no contracts and are NOT a Medicare provider, you can do a prompt pay discount on any of your services. But remember, regardless of your Medicare status, if you see a Medicare patient...you HAVE to file a claim.

BUT WAIT...there is MORE!

On Dec. 7, 2016, just in time for the holiday season, the Office of Inspector General (OIG) released a policy statement regarding the nominal value of gifts that healthcare providers may give to Medicare and Medicaid beneficiaries. In short, the OIG now allows gifts of "nominal value," no more than \$15 per item or \$75 in aggregate per patient on an annual basis, which marks an increase from the limits set in 2000 of \$10 per item or \$50 in aggregate per patient annually.

Under section 1128A(a)(5) of the Social Security Act, enacted as part of the Health Insurance Portability and Accountability Act of 1996, a person who offers or transfers to a Medicare or Medicaid beneficiary any remuneration that the person knows or should know is likely to influence the beneficiary's selection of a particular provider, practitioner, or supplier of Medicare or Medicaid payable items or services may be liable for civil monetary penalties of up to \$10,000 for each wrongful act. Remuneration includes waivers of copayments and deductible amount and transfers of items or services for free or other than fair market value.

However, upon enacting Section 1128A(a)(5) of the Social Security Act, Congress expressed its intent that inexpensive gifts of nominal value be permitted. Thus, the OIG interpreted "inexpensive" or "nominal value" in 2000 to be the aforementioned \$10 individual gift and \$50 yearly aggregate amounts. The OIG recently decided these 16-year-old figures should be adjusted and increased the "nominal value" amount to \$15 per item and \$75 per patient annually. The OIG reiterates that these items may not be cash or cash equivalents.

Accordingly, healthcare providers should only offer gifts to government beneficiaries that are nominal in value, and in no event greater than \$15 per individual gift. Annually, while a provider may present multiple gifts to a single patient, it should not give a single patient gifts that exceed \$75 in total aggregate value, and the amount of the gifts should be tracked to ensure this threshold is not crossed.

So there's that.

Unless you are extremely well-capitalized, you should not attempt to offer the lowest prices in your market. Bragging that you are competitive on price does not get you more patients.

For the last 24 years, I have shown many clinics how to increase their bottom lines by raising their prices. Even those chiropractors who think they have to be cheap to be competitive. Guess what? EVERY BUSINESS IS COMPETITIVE!

Trying to match or beat other doctors on price is NOT a good business practice. Your clinic needs increased margins to expand, purchase new equipment and technology, and serve more patients. Price matters and you must raise yours.

Let me ask you a question:

Would you send your wife or would you go to an Ob/Gyn who had tape on their exam tables? Or were using a 30 year old ultrasound machine?

No. You wouldn't. So for your clinic to stay up-to-date, you must have appropriate fees. If you have the latest technology and services, your clinic will be known for its state of

the art approach to healthcare...not the cheapest adjustment in town. Which would you rather be famous for?

We really do get what we pay for, so sell VALUE and the overall exceptional experience associated with what you have to offer. People will always pay more for something they love that solves a problem. Never be afraid to charge your full fee.



Simple Alternatives to “Free”

The First Visit Fee

Bundle your first visit or set a fee for this visit. In my clinic we have a fee for the first visit. Whatever we do on that first visit will fall into this set fee. When a patient calls and asks, “How much is your first visit?” This question is easily answered. We tell them the first visit is 147.00. If they have insurance, if they don’t, it doesn’t matter. The first visit is 147.00. (Of course, Medicare rules apply so our Medicare patients are handled a little differently)

The Office Visit Fee

If you have a Private Pay Practice, it is easy to set a Visit Fee. This can be a bundled fee. Each visit will be 65.00. Doesn’t matter if the doctor does an adjustment, some decompression and some EMS, it will fall under the 65.00 office visit fee. You can of course do add-ons such as laser therapy, injections, etc. If you have a boutique practice, you may want to have menus for your services broken down into categories.

The Management Service Fee

Again, if you have a Private Pay Practice you can have a Management Fee or a monthly fee for individuals, couples or families.

Loss Leaders

For those of you who just want to give something away to entice or attract new patients or give existing patients a sweetheart deal, throw in a loss leader. These are services that you wouldn't normally charge for anyway, but make the visit more appealing.

- Free 5-minute foot massage
- Free Chair Massage
- Free Vibratory Massage before adjustment

Give-Aways and Prizes

*(If I see one more chiropractor give away a TV... *excessive eye rolling*)*

No more TVs or Outback Steakhouse gift cards! Wal-Mart does NOT need your referrals! Always 'refer within'. A great contest prize for a chiropractic patient? A Treadmill! Chiropractic Pillows! Gym Memberships for the month!



By the way....this booklet is free. 😊

Thank you for reading the booklet, *Chiropractors, Nobody Needs Your Free S##t.*

As always, we are on the other end of an email, a text, or a voice call. 580-775-5857

Keep Calm and Adjust On,

Shelly