

THE HEARTBEAT OSCGA NEWSLETTER

DEC 2023

IN THIS ISSUE:

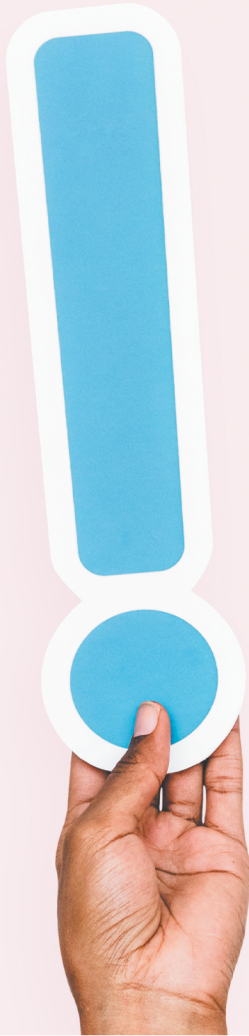
**ANNOUNCING A NEW
MEMBER BENEFIT
FOR 2024**

**ACUPUNCTURE 200 PROGRAM
STARTING IN JANUARY 2024**

MEDICAID UPDATE

**2023 HEALTHY ME POSTER CONTEST
WINNERS ANNOUNCED**

UPDATES TO KNOW



IMPORTANT UPDATE: TERMINATIONS TO RESUME EFFECTIVE JANUARY 23, 2024,

for failure to complete Medicaid Agreement Revalidations in the Provider Network Management module

Attention Medicaid Providers:

If you are currently due for a revalidation in the Provider Network Management (PNM) module, it is imperative that you take immediate action to complete and submit your revalidation application to renew your Ohio Medicaid Provider Agreement. ODM will begin terminating providers who fail to complete their revalidation prior to their specified deadline, starting January 23, 2024.

OHIO MEDICAID TO INCREASE REIMBURSEMENT OF CMT SERVICES

Ohio Medicaid released its revised fee schedule last week for the calendar year 2024. Chiropractic physicians participating in Ohio Medicaid can expect to see a 5% increase in reimbursement rates for CMT codes 98940, 98941, 98942, as well as E/M and acupuncture codes starting January 1, 2024. The OSCA will continue to advocate for improved coverage and reimbursement of services rendered by chiropractic physicians.

COST SHARE LEGISLATION MOVING FORWARD IN OHIO HOUSE

HB 141, introduced earlier this year, will ensure that a patient's cost share to visit their chiropractic physician is not greater than the patient cost share to visit their primary care MD/DO. The bill received its fourth hearing in the Ohio House Insurance committee this month and was unanimously voted favorably out of committee. The next step for the legislation will be the House floor, which we anticipate could be before year's end. Once passed on the house floor, the bill will cross over to the Senate.

This legislation would effectively remove the "specialist copay" that is often applied to visit a chiropractor and would be an important step to ensure that chiropractic care is financially accessible to Ohioans. It will also help reduce the scenario in which the patient incurs all or most of the financial responsibility to initiate care, also commonly referred to as "ghost benefits". When it comes to improving quality of life and managing pain, conservative treatment options are the first line recommendations, however, payor policy often doesn't align. HB 141 seeks to improve this by reducing the patient's cost share when choosing chiropractic and conservative treatment options. OSCA legislative priorities, guided by the Strategic Plan, continue to focus on improving access to and coverage of chiropractic services. The OSCA remains committed to working collaboratively to introduce and support legislation to improve healthcare access and options for Ohioans. Stay tuned for updates on this and future legislative efforts.

NEW BENEFIT FOR OUR MEMBERS



NEW MEMBER BENEFIT – LEARNING OPPORTUNITIES FOR YOUR TEAM

Ohio CA Certification Program

The OSCA has partnered with Goldstar Medical to offer an in-depth and unique training opportunity for your team starting January 2024! Valued at over \$800, this is **FREE** to OSCA members.

The program is 44 hours in total and will be broken down into 3 levels.

CORE: 12 hours of training focused on foundational topics for your team including Chiropractic Philosophy; Common Anatomy, Physiology and Terminology; Office Operations – a Day in the Office; Introduction to Insurance and Compliance.

SPECIALTIES: Level two focuses on three specialties which are more role specific including Front Desk; Insurance/Billing/Revenue Cycle; and, Back Office CA. Each area of specialty will include 8 hours of training for a total of 24 hours. Participants can take one or all of the specialty offerings.

OFFICE MANAGER: 8 hours of training to prepare your staff to oversee and manage your office. A well trained office manager can significantly lighten the administrative load in your office. Completion of CORE and SPECIALTIES are required before participants start the final phase, Office Manager.

Live webinar courses
will start on January
10th! Recorded sessions
will be available at a
later date for your
ongoing training needs.

**TO LEARN MORE
AND REGISTER
YOUR TEAM,
CLICK HERE**

2024 OSCA DUES

THANK YOU FOR YOUR MEMBERSHIP!

As a reminder, with the 1st quarter dues of every year, there is an optional \$30 additional charge. \$10 is donated to the Ohio Chiropractic Foundation which supports the annual student scholarship. \$20 provides access to a F4CP membership for the full year, offering your office access to additional marketing and research information. If you do not want to pay these optional charges, please take the appropriate action listed below.

- If you pay on invoice, you may leave the additional charge out. No additional action needs to be taken.
- If you would like to opt-out from one or both optional charges, but have not done so for 2024, please email us at osca@oscachiro.org and state OPT OUT in the email so we can ensure your statement is updated.

**Dues will
run on
December 15,
so you must act
before that
date if you
want to opt out
for 2024**



**TAX DEDUCTION TIP:
PAY DUES BEFORE THE END
OF THE YEAR TO TAKE
ADVANTAGE OF THE 2023
TAX DEDUCTION!**

CHECK YOUR CES

See where you stand with CEs and review them for accuracy before the end of the year. If you find any discrepancies, please call the OSCA office at (614) 229-5290 no later than Thursday, Dec. 21, and we'll work with you to resolve them.

HOW TO CHECK YOUR IN-PERSON CE CREDITS:

1. Go to the home page of the OSCA website
2. Log in and click on "Manage Profile" at the top
3. Now scroll down to the "Content & Features" section
4. From there, click on the "Professional Development" icon
5. Review your list of completed courses, paying attention to the expiration date to correspond to the current renewal period.



LICENSE RENEWAL IS JUST AROUND THE CORNER!

All Ohio DC Licensees must earn 36 hours of continuing education credit between the dates of April 1, 2022 – March 31, 2024. This includes two hours on board mandated topics. The only exception to this is newly licensed DCs that received their initial license during the current reporting period. The OSCA has many learning opportunities, online and in person, to provide you with up to date and relevant information to serve your patients and meet your CE requirements.

[CLICK TO REVIEW BOARD REQUIREMENTS](#)

STUDENT LOAN DEBT FOR CHIROPRACTORS



URGENT: DON'T MISS THE DEADLINE TO SAVE BIG WITH THE ONE-TIME ACCOUNT ADJUSTMENT

Why are CHIROPRACTORS experiencing the second most greatest pain on their federal student loan debt? They are the second highest defaulting professional borrower behind attorneys considering that most of them can qualify for \$0 monthly payments at a 0% interest rate and have the potential to have hundreds of thousands of dollars in debt forgiven?

Do you know what that feels like when you look at your bank account and it has \$500,000 more in it than you thought it had? Chiropractor and President of the Black Chiropractic Association, Dr. Michaela Edwards, had that exact thing happen to her by working with Student Loan Tutor!

That is not a unique situation where our clients are having 100% forgiven or having their payments dropped to zero at 0% interest rate with a projected forgiven amount that is gigantic! Almost the equivalent of getting a scholarship after the fact.

We have worked with thousands of chiropractors over the last decade, and nobody has helped more borrowers save more money on their federal student loans than Student Loan Tutor. We are five star reviewed across every platform going back a decade and LOVE working with Chiropractors which is why we are trying to spread the word quickly about the one time account adjustment!

Recent updates to the federal student loan program will allow some borrowers to count backdated months toward their loan forgiveness date, and the Biden Administration is waiving federal taxes on loans forgiven through 2025.

These changes apply to more than 43 million Americans holding federal student loans, and may amount to a projected \$400 billion in loans forgiven. But many don't know how to take advantage of the new rules, nor how they'll be affected when forgiveness occurs.

The waiver allows borrowers to have all previous payments, regardless of loan or repayment type, count toward forgiveness. Backdated payments may now include any months deferment prior to 2013 and any months of payments before consolidation of federal student loans.

This one time account adjustment expires on December 31, 2023, so borrowers who want to take advantage of this provision must consolidate their loans in the Department of Education's Direct Loans Program before the end of the year. Some who consolidate their loans on time will find they are much closer to their loan forgiveness date than they realized, and some will even receive a refund for months or years paid beyond when they should have received forgiveness.

Here's the real kicker - Once the loans are consolidated, there's no way to differentiate the loan sets. So if you graduated in 1995 with student loans and then went back to school in 2020 and acquired more loans — and then consolidate them before the end of 2023 — the Department of Education has been shown to backdate all the loans to 1995, meaning even the new loans may be forgiven. And there's more — The American Rescue Plan Act that Biden passed in March 2021 was implemented to make sure any canceled debt from Federal Student Loans is not subject to federal taxation and was put in place to offset the taxes that would be assessed on the \$10-20K in forgiveness. This has an added benefit for anyone that benefits from the One Time Account Adjustment and reaches a total of 20-25 total years of payments, will not have taxes due on the forgiven debt. Canceled federal student loan debt normally involves a tax implication. But all canceled debt on federal student loans between December 2020 until December 31, 2025, will not be taxed. Please note there may be state tax for borrowers in Minnesota, Arkansas, Indiana, Mississippi, North Carolina, and Wisconsin. This is also newsworthy because it sets a precedent for further student loan reform. There may be future class action lawsuits to drop the tax implication altogether. The general trend in legislative changes is only improving the repayment programs so they're more in favor of the borrower.

PROMOTIONAL INFORMATION BY STUDENT LOAN TUTOR

WHO SHOULD GET HELP?

- If you have federal student loans older than 2013
- If you had a break between undergraduate and graduate degrees
- If you don't already have a direct consolidated loan not to be confused with FFEL consolidated loans.

If any of these applies to you, we highly recommend reaching out to schedule a free evaluation call to ensure you're in the best scenario before the waiver ends. You can schedule that here.

WHAT SHOULD I KEEP IN MIND?

- You must consolidate different loan sets into a single direct loan
- You must be enrolled in an active Income-Driven Repayment program or Public Service Loan Forgiveness program
- You must submit your application before December 31, 2023

Don't miss the potential impact of this one-time account adjustment. Get our assistance and schedule your free evaluation. **PLEASE USE THIS LINK.**

FOR MORE INFORMATION YOU CAN GIVE US A CALL AT (385) 213-4515



PROMOTIONAL INFORMATION BY STUDENT LOAN TUTOR

LUNCH AND LEARN WILL RETURN IN 2024!

Stay tuned for updates

LUNCH AND LEARN WILL TAKE PLACE 1PM-2PM THE FIRST WED OF EACH MONTH

SCHEDULED FOR 2024
MORE EVENTS TO BE ADDED

5 **100 Hour Block Acupuncture Course**
JAN Advanced 200 Hour Certification Series 2024

FEB 19-MAR 12
Ohio CA Certification Program- Level 2

JAN 10-FEB 7
Ohio CA Certification Program- Level 1

2 **Neuromusculoskeletal Medicine 10CES**
MAR with Dr. Lehman

2 **Weekend 2 ONLY Acupuncture 200: Scalp and Peripheral Neuropathy Acupuncture Techniques 2024**
FEB

20 **What you need to know in 2024 to stay compliant 5CES**
MAR with Dr. Ty Talcott - Columbus

10 **Protocols for Longevity: Optimizing Healthspan & Human Performance 8CES**
FEB with Dr. Silverman

21 **What you need to know in 2024 to stay compliant 5CES**
MAR with Dr. Ty Talcott - Dayton

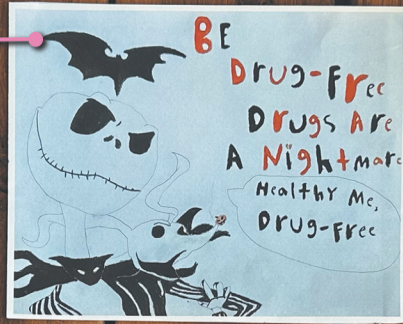
ACUPUNCTURE 200 100 HOURS

JANUARY 5, 2024 / COLUMBUS OHIO

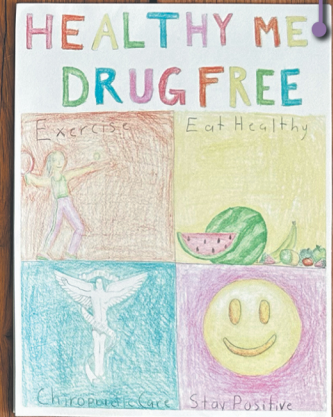
This program provides doctors and doctoral/professional students the opportunity to learn the technique of acupuncture and Traditional Chinese Medicine (TCM) adjunctive therapies in levels of progression. Each level incorporates classroom and laboratory practicum to advance the attendee's acupuncture knowledge and clinical application skills. The first 100 hours offers an overview and basic training in acupuncture theory, techniques and traditional Chinese medical adjunctive therapies. Each program level must be completed in its entirety, along with successful completion of all examinations.

The second and third 100-hour course series delve deeper into Advanced TCM Principles. Successful completion of these additional courses results in eligibility to sit for the American Board of Chiropractic Acupuncture Diplomate (ABCA) examination.

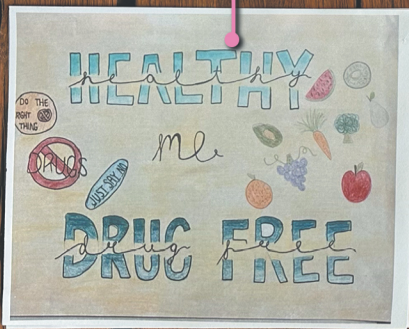
HONORABLE MENTION
7-9 GRADE



1ST PLACE
4-6 GRADE



1ST PLACE
7-9 GRADE



HONORABLE MENTION
4-6 GRADE

HEALTHY ME, DRUG FREE POSTER CONTEST 2023 WINNERS

1ST PLACE

LILY ENGLAND

7-9 GRADE / UNIOTO MIDDdle SCHOOL

HONORABLE MENTION

KAYDEN FREEMAN

7-9 GRADE / UNIOTO MIDDdle SCHOOL

1ST PLACE

ELLIANA REEVES

4-6 GRADE / FT MEIGS ELEMENTARY

HONORABLE MENTION

MOLLY HAYES

4-6 GRADE / FAIRFIELD LOCAL

MERRY
Christmas
AND HAPPY NEW YEAR

FROM OUR FAMILIES TO YOURS

