

HEART BEAT

The monthly newsletter from The OSCA

May 2021

Brand New Member Benefits for 2021!

New OSCA Retirement Plan: The OSCA is proud to announce the introduction of “**The OSCA 401(k) Retirement Plan Exchange.**” This is the very first time the OSCA has been able to offer this to our members, and we hope that you take a look at what you can gain through this program.



Plan highlights include:

- Each member office can customize their own plan design; including eligibility, matching contributions & vesting
- Easy to administer, with TPA, fiduciary, and recordkeeper services built in
- Take advantage of best in class investments & technology
- Enjoy ultra competitive fees
- Outsource 90% of the administrative tasks and reduce your fiduciary risks

You should have a plan for the future. If you don't, it is never too late to begin! [Find out more information and how to get started here.](#)

Individual Coverage Health Insurance: You asked, and we answered! OSCA is now able to offer individual members a health insurance option! With this plan, you do not need to have another employee or family member to apply for OSCA health insurance. This plan will now be offered to all OSCA members who are interested.

What's new in 2021?

- Easy-to-use, on-line application, with underwriting answers in 72 hours or less
- Individual programs available, eliminating the need to offer group programs to employees
- Preferred rate tier available for ages 18-59 years old and Preferred Plus rate tier available through age 64 to respond to increasing medical insurance rates for individuals 50 years and older in the marketplace
- Twelve benefit designs, an HSA (Health Savings Account) and two network options; all the options are ACA-compliant — this is traditional insurance with 100% preventative care included (see the benefit outline on the chiropractic association website for details)

Why apply for the OSCA Chiropractor Medical Program?

- Chiropractors are healthier than the average population – and the numbers over the past 6 years prove it — in 30,000 member-claim months, there has only been one cancer and 6 claims greater than \$100,000.
- Chiropractors are small employers with roughly 2.5 employees participating per office; if you didn't have another employee to apply for medical insurance in past years, you can apply yourself in 2021.
- Chiropractors enjoy a low underwriting risk factor, and most can qualify for better

rates than the modified community rates available in most states; most chiropractors are not eligible for subsidies due to their income.

- The program allows most employers to pay premiums on a tax-favored basis.

How is the OSCA Chiropractor Medical Insurance Program different?

- Annual rate increases have averaged under 5% over the past 6 years
- Chiropractors have renewed coverage more than 98.5% every year of the program's 6-year existence
- The program has grown every year since inception
- It's easy to apply on-line directly from OSCA website

[To learn more and apply, click here](#)

Legislative Updates



NEW ACA BILL H.R. 2654: The OSCA thanks all of our motivated and engaged members who have helped make our state and national efforts more effective through our Medicare Action Center and beyond! We must call your attention, once again, to the latest ACA-sponsored Medicare bill, H.R. 2654. This legislation allows Medicare beneficiaries access to the chiropractic profession's broad-based, non-drug approach to pain management, which includes manual manipulation of the spine and extremities, evaluation and management services, diagnostic imaging and utilization of other non-drug approaches that have become an important strategy in national efforts to stem

the epidemic of prescription opioid overuse and abuse.

The good news is that our voices have been heard for the past 3 campaigns! We need you to contact your representative again, to help pass this bill. It takes a minute and all you need to do is enter your address and hit submit! The email will be automatically sent to your own legislator. The more DCs to contact their reps, the better! Let's show Congress how united our profession is and support the ACA in this campaign.

[Click here to Take Action Now!](#)

#ChiropracticKeepsUsMoving

How about you?

The OSCA Executive Office Staff participated in the Chiropractic Keeps Me Moving 5k on Saturday, May 1st. Our office ran the race through downtown Columbus and mapped out our run on the MapMyRun app! We took to the streets of downtown and then hit the Olentangy River Bike Trail before heading back towards the Ohio Statehouse to finish our 3.1 mile trek. It was a great bonding experience for the office and allowed us to show off our shirts promoting chiropractic care.

We are thankful that chiropractic adjustments kept us moving! How about you? Have you signed up for the race yet? What are you waiting for? Sign up to get moving and get your shirt and medal today!

[Click here to view the OSCA Event Page to register](#)

[Click here to view the RaceEntry Page to register](#)



District Race Dates

**Dates are subject to change. More dates coming soon! As this race is virtual, you can run this race at any time, in any location you chose!*

District 1: June 5th

District 4: May 15th

District 5: August 14th

District 7: September 18th

District 8: July 24th

U p c o m i n g
EVENTS

SAVE THE DATE!

OSCA 2021 ANNUAL CONVENTION

In person!



OCTOBER 1-3, 2021

NATIONWIDE HOTEL & CONFERENCE CENTER
LEWIS CENTER, OH

LAST CHANCE TO REGISTER!

Successful ADHD Care - A 2 Part Webinar Series May 11th and 18th

Join Dr. Mike Powell from the Carrick Institute for a 2 part webinar series, "Successful ADHD Care." You will learn how to structure care for success with the ADHD patient. The key is understanding what needs to change in the brain; and how to affect it as a Chiropractor.

When:

Part 1: May 11th at 12:30pm

Part 2: May 12th at 12:30pm

Price: Regular Ticket/Neurology Ticket

Members: \$20/\$35

Membership Plus: Free (Please contact the OSCA office if you need Neurology Diplomat Hours.)

**Please keep in mind that you must register for BOTH events if you wish to take parts 1 and 2!*

This course will not only count for Ohio CE, but for ACNB Continuing Education!

*CE credit applied for by: National University of Health Sciences.

[Click here to register for Part 1.](#)

[Click here to register for Part 2.](#)

*National University of Health Sciences is a CAGEN Approved Provider of Continuing Education. For more information about the ACNB, please log on to [ACNB website](#).

SUCCESSFUL ADHD CARE
with Dr. Mike Powell
2-Part Webinar Series
Tuesday, May 11th & Tuesday, May 18th
12:30 pm

Learn how to structure care for success with the ADHD patient.
Learn more & register at oscachiro.org

*CEs eligible towards DACNB Diplomat!
DACNB CE credit applied for by National University of Health Sciences. National University of Health Sciences is a CAGEN Approved Provider of Continuing Education. For more information about the ACNB, please log on to ACNB website.

There's still time to join the Patient Education and Research Committee!

The OSCA is looking for new members for it's new Patient Education and Research Committee (PERC). This committee will focus on the research and development of materials and public education tools for the promotion and education of the low cost, highly effective care provided by Doctors of Chiropractic. This committee will work closely with the Executive Office

to improve public perception and understanding of chiropractic care.

If interested, please send your name, district #, email and phone number to osca@oscachiro.org.



Affiliate Member Spotlight



New Payment Processor Partnership Provides Members with More Options!

The OSCA is pleased to announce our new partnership with OSCA Endorsed Provider, **Approval Payment Solutions** (APS), a merchant processing industry leader. This partnership will provide a wide array of payment processing solutions that will help your office save time and money!

APS is a full-service provider, offering credit and debit card processing, gift, loyalty, check conversion, check guarantee, and check recovery. We encourage you to check them out and find out how they can improve your business! APS will be contacting you in the near future to see how they can assist you. ***If you'd like more information in the interim, please fill out the contact form here or call 888-426-7696.***

AUTO LOAN RATE PROMO

RATES AS LOW AS **1.99% APR**

5YR/60 MONTHS

CHIROPRACTIC FEDERAL CREDIT UNION

THE FINANCIAL PARTNER OF CHIROPRACTORS

Valid on MY2020/MY2021 new purchases only. Limited time offer.



[CONTACT US](#)