

Government Relations

Michigan House Committee Passes MAC-Developed, Pro-Chiropractic Bill *House Bill 5956 Would Codify Federal Provider Anti-Discrimination Law in Michigan*

- On Thursday, November 14, the Michigan House Insurance and Financial Services Committee favorably reported MAC-developed, pro-chiropractic legislation that would codify the provider non-discrimination language of Section 2706(a) of the Affordable Care Act in Michigan law.
- Introduced in late September by state Representative **Brenda Carter** (D-Pontiac), Chair of the Committee, **House Bill 5956** reads:

An insurer that delivers, issues for delivery, or renews in this state a health insurance policy shall not discriminate with respect to participation under the health insurance policy against a health professional who is acting within the scope of the health professional's license granted under article 15 of the public health code...

- The bill also:
 - Does not require insurers to contract with any health professional willing to abide by the terms and conditions for participation established by the insurer.
 - Does not prevent an insurer from establishing varying reimbursement rates based on quality or performance measures.
- The bill, which has 25 co-sponsors, was favorably reported by the Committee by a 9-1 vote.
- House Bill 5956 now moves to the full Michigan House of Representatives for a vote.
- The House is in recess until December 3, 2024, so that is the next opportunity for passage.
- If passed by the Michigan House, it would then move to the Michigan Senate for consideration.
- Stay tuned for more information as House Bill 5956 moves through the legislative process!

**REMINDER: Three Additional MAC-Developed,
Pro-Chiropractic Bills Introduced in Michigan House!**
House Bills 5971, 5972, and 5973 Would End Burdensome Co-Pays

- On Thursday, September 26, 2024, three additional MAC-developed, pro-chiropractic bills, House Bills 5971, 5972, and 5973, were introduced in the Michigan House of Representatives.
- The bills, which have 20 co-sponsors, are designed to end burdensome co-pays by capping them at 50% of the cost of the service.
- How many times have you had a patient whose co-pay is as much as – or even more than – the cost of the service itself?
- This allows insurance companies to claim they offer a benefit, while in fact your patient shoulders the entire cost.
- This is “phantom” coverage, and it must stop.
- House Bills 5971-5973 were assigned to the House Insurance and Financial Services Committee.
- With the few remaining session days left in Michigan’s 102nd Legislature, it is unclear if these bills will be taken up, but they provide a solid foundation for tackling the issue during the next legislature, which begins in January.

MAC Business

MAC Election Results

Dr. Ken Murkowski, II, Elected President, Dr. Steven Simmons Elected Vice President/Director of External Affairs

- Earlier this month, the MAC Leadership Committee approved the process and votes cast in the election for MAC President and Vice President/Director of External Affairs, as per MAC By-Laws.
- Dr. Kenneth Murkowski, II, of Clarkston was elected President. He currently serves as MAC Vice President/ Director of External Affairs, overseeing the Governmental Relations and Legal Affairs Committees. He has previously served on the MAC Executive Committee as Director of Internal Affairs, overseeing the Ethics/Peer Review, Insurance, and Education/Programs Committees, and as a member of the MAC Board of Directors representing District 7. He has also served as Chair of the Insurance Committee.
- Dr. Steven Simmons of Midland was elected Vice President/Director of External Affairs. He currently serves as Director of Internal Affairs, overseeing the Ethics/Peer Review, Insurance, and Education/Programs Committees, and as a member of the MAC Board of Directors representing District 5.
- Congratulations, Dr. Murkowski and Dr. Simmons, on your elections!

Public Relations

The MAC Commercial... The Final Numbers!

Commercials Made More Than 667,000 Impressions Across the Mitten State!

- As you know, MAC commercials ([15-second version](#), [30-second version](#)) streamed on traditional networks and platforms across the state of Michigan during the month of September.

- Now that the commercial run has ended, we have some interesting stats to share with you:
 - As of September 30, 2024 – the end of the run – the commercials had made ***more than 667,000 impressions***.
 - Our video completion rate was higher than 90 percent, meaning that ***more than 9 in 10 viewers who started the videos watched until its conclusion***.
 - The majority of those who saw our commercials did so on their internet-connected TVs. Other platforms people used include their mobile phones, PCs, and tablets.
 - Our commercials were seen everywhere in the state, from the top of the Upper Peninsula to Monroe County!
- The call to action at the end of the commercials directed the public to our brand new, public-facing website, HealthyMitten.com, and its “Find-a-Doctor Directory.”
- HealthyMitten.com is designed to establish the MAC as a health and chiropractic authority within the state of Michigan.
- Be sure to check HealthyMitten.com for videos and stories you can share with your patients through your social media channels.
- **While the MAC’s 2024 commercial run has concluded, this is not the end of the campaign!**
- **The MAC PR Committee will continue to push these amazing commercials across the state through our social media channels, driving even more traffic to our directory and ultimately patients into offices!**
- The MAC Public Relations Committee and staff want to thank our members, who made this campaign a great success!
- Stay tuned for future PR events designed to put chiropractic - and our member offices - in the spotlight!

Legal Affairs

Beneficial Ownership Information Federal Reporting Requirement: Failure to Report Could Cost You!

Failure to Report Has Significant Penalties, Including Fines of Up to \$500 Per Day!

- The Corporate Transparency Act (CTA), effective January 1, 2024, requires many U.S. businesses – including most chiropractic practices – to disclose information regarding owners.
- It has been estimated that more than 80 percent of the more than 32 million small businesses that must report do not even know the requirement exists, putting them at risk of huge fines and additional penalties!

- Failure to comply can result in significant penalties, including fines (up to \$500 per day) and imprisonment of up to two years.
- ***Entities that existed before January 1, 2024, must [file](#) their Beneficial Ownership Information (BOI) report no later than December 31, 2024.***
- The Report can be filed online free of charge, and in most cases can be completed without the assistance of a legal or tax professional.
- Your practice may be required to report if it is a corporation, LLC, or was otherwise created in the United States by filing a document with a secretary of state or any similar office under the law of a state or Indian tribe.
- **IMPORTANT CLARIFICATION:** The MAC office has received calls from member offices with questions about whether a sole proprietorship with a “Doing Business As” name is required to report.
- According to information from the FinCEN Frequently Asked Questions, sole proprietorships, unless created by filing a document with the State of Michigan or another government agency, do not have to report.
- Filing a document with the State or another government agency to obtain an IRS employer ID number, fictitious business name, or professional / occupational license does not make a sole proprietorship filing such a document a reporting company.
- For more information, see the article in the “Latest News” section of the MAC website, www.chiromi.com.

Insurance Relations

Important News Regarding SecureCare

- As you no doubt are now aware, the MAC was recently informed by Blue Cross that starting November 1, 2024, the network performance management (utilization review) currently provided by SecureCare will be “insourced,” and that, “Any future reviews will be conducted by Blue Cross Blue Shield of Michigan directly.”
- In other words, SecureCare will no longer be providing management of outpatient services for BCBS commercial and Medicare Plus Blue members for chiropractic services, physical medicine services performed by chiropractors and athletic trainers, and physical, occupational, and speech therapy services provided by therapists.
- The MAC worked closely with Blue Cross on many significant issues with SecureCare, and we look forward to continuing to work with them moving forward on a fair utilization review process that better reflects the delivery of chiropractic care in practices across the state of Michigan.
- So, with that in mind, the next question is: What Comes Next?

- We have reached out to the Blues for additional clarification on exactly what they mean by “insourcing,” and further questions are being developed for an upcoming meeting.
- A partnership with the PTs, who are also affected by the end of SecureCare’s tenure with the Blues, moving forward is also in the discussion phase.
- In the meantime, until we get answers to such questions as what metrics will be used moving forward, how the new process will work, and more, we urge you to provide the level of care that you deem the patient needs, and then bill appropriately, so that we can give the Blues the most accurate data that we possibly can.
- Be sure to closely monitor your emails and other MAC communication channels!
- We will provide our membership with updates on this change as information becomes available!
- We also recommend that you monitor communications in the Blues’ Availity portal and *The Record*.

More Information on UHC Medicare Advantage Prior Authorization

- As we have previously informed you, on September 1, 2024, UnitedHealthcare (UHC) began requiring prior authorization for chiropractic services for their Medicare Advantage members.
- ***The MAC strongly believes that all prior authorization requirements do is delay access to care for patients and increase administrative burden for clinicians.***
- ***We continue to actively advocate on this issue on your behalf, working with national and other state chiropractic organizations to fight these changes.***
- In October, UHC released a [document](#) clarifying the prior authorization process and answering some frequently asked questions about the requirements.
- The MAC Insurance Relations team recommends that all chiropractic offices who serve patients with a UHC Medicare Advantage plan familiarize themselves with this document, which can be accessed online through the article entitled “More Information on UHC Medicare Advantage Prior Authorization Requirements” in the “Latest News” section of the MAC website.
- The MAC office has been hearing from offices across the state that are having issues with the UHC prior authorization process.
- These issues include delays in PA decisions, causing delays in patient care, and denials for services that are typically covered by Medicare

- If you are experiencing any such issues, please fill out the MAC online [Feedback Form](#), which can be accessed in the same article as above.
- All information collected will be kept confidential and will only be shared in aggregate form in advocacy efforts to stop UHC's Medicare Advantage prior authorization requirements.
- One way you can help in this effort is to involve your UnitedHealthcare (Optum) patients.
- We have developed a [fact sheet](#) and an advocacy [flyer](#) you can distribute to these patients, empowering them to act TODAY!
- It can also be accessed in the article mentioned above.
- The involvement of patients across the state of Michigan and the nation, *as well as* the chiropractors who provide their care, will be critical to stopping these requirements.