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Dear PCA Doctor:

As you may know, SecureCare is the administrator for the East Coast Association Independent Providers Network (ECAIPN), comprised of the Virginia, Maryland, and Pennsylvania state chiropractic associations and created to positively impact insurance issues in our respective states.

While SecureCare has had real success in several states, including Nebraska, Illinois, Ohio, and Minnesota, it has not had the same success in Virginia, Maryland, and Pennsylvania.

Earlier this year, SecureCare, ECAIPN representatives and representatives from other SecureCare participating states met in Arizona for strategic planning. The goal of the meeting was to increase efficiency and maximize opportunities for SecureCare and its participating state associations.

As a result of the Arizona meeting, SecureCare developed a new “marketing support agreement” for all participating state associations. The new agreement is similar to a traditional vendor affinity program: each participating state association has the potential to earn revenue by providing marketing support to SecureCare. The agreement would be consistent, standardized, and directly between SecureCare and individual state associations, like PCA, rather than the ECAIPN.

The ECAIPN’s state association representatives have been meeting since receiving the proposed new SecureCare agreement in May. The agreement has been vetted by legal counsel and studied to ensure that it meets the following criteria.

- Maintains a “messenger model” approach for chiropractors through which doctors will have an opportunity to review all contracts and make individual decisions regarding participation.
- Protects the higher early investment of IPN “founding doctors”. Those “founding doctors” who were part of the original PCA & SecureCare roll out AND paid a \$2,000 joining fee directly to SecureCare, will continue to receive a permanently better rate of compensation than any DCs who join the SecureCare network in PA in the future.
- Provides a financial incentive to participating state associations that each can use at its discretion.
- Clearly states what each participating state is expected to do to receive such an incentive.
- Creates a chiropractic “seat at the table” with insurers for important conversations regarding UM/UR and other vital health insurance topics.
- Provides a 90-day “out clause,” essentially an exit strategy, if the state association is not satisfied with SecureCare’s performance/ contract delivery on behalf of our respective doctors.

- The SecureCare agreement largely meets the above criteria. While our three states preferred that the agreement be more specific about what SecureCare considers “marketing support” by the state association and how each state would be assured a seat at the table, we understand there are merits to maintaining some flexibility.

We are not convinced that the potential revenue yield to the PCA will be as high as SecureCare projects, but PCA is guaranteed a minimum of \$10,000 per year – which is \$10,000 more than we are receiving now. The “messenger model” remains intact: doctors will have an opportunity to review all contracts and make individual decisions regarding participation.

Perhaps most importantly, the agreement provides that if the individual state association is not satisfied with SecureCare’s strategies, transparency, or actions, it can discontinue the agreement and notify its members that it has done so.

The Pennsylvania Chiropractic Association’s Board of Directors voted on October 25th to sign the new SecureCare marketing support agreement. The PCA will keep you posted as more details emerge for the coming year.

In the meantime, PCA does not foresee any negative impact on the currently participating doctors. SecureCare claims they can move forward more efficiently in expanding access to other state associations and the doctors they seek to serve, further strengthening their position in the marketplace. The PCA will have a seat at the table and a realistic exit option. Doctors retain full control over which contracts they participate in and which they do not.

Current SecureCare-participating DCs do not need to do anything because of this change, since their network agreement remains with SecureCare.

While the ECAIPN as a collaborative organization will no longer be a part of the new SecureCare marketing support agreement, the corporation will remain intact for the foreseeable future. Our three states have benefitted significantly over the years from sharing insights, experiences, and diverse perspectives. We intend to explore other ways in which we can collaborate, whether that involves continuing education, national-level legislative activities, or other member benefits programs. If you have any questions, please reach out via email to Bharon Hoag Director of Program Development at bhoag@securecarecorp.com and online at www.securecarecorp.com

Best wishes to you for the coming holidays and a healthy and prosperous 2022!!



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