



## Chiropractic Association of Arizona

May 24, 1988

Dear Arizona Chiropractor:

A crisis has just developed that requires your immediate attention. Your response may determine the future of insurance reimbursement for chiropractic services NATIONWIDE. If we do not win the battle we are now fighting we may soon completely lose all third party payment for chiropractic care.

As you know, I and 9 other individual chiropractors have engaged in a legal war with Blue Cross/Blue Shield regarding their rider on manipulation. Our complaint was to be heard by the Arizona Department of Insurance but, on May 12, before the date of the hearing, Blue Cross/Blue Shield preempted the Insurance Department action by filing a lawsuit in Federal Court against the Chiropractic Association of Arizona (CAA), asking that the judge issue a "declaratory judgement" as to whether or not the rider on manipulation is legal.

It is because the CAA was named as a defendant that we presently have a crisis. The CAA must defend itself or Blue Cross/Blue Shield will win by default. We must raise a large sum of money immediately to retain an attorney to counter this threat. If Blue Cross/Blue Shield wins, hundreds of other insurance companies may institute the same type of rider in order to "contain costs".

It is urgent and critical that today, and every 30 days for the next six months, you send \$200 to the CAA earmarked for the "special fund". This is not a political contribution and, therefore, can be written out of a corporate account.

Consider the positive results of a victory in this lawsuit: Blue Cross/Blue Shield would be required to pay for more than \$250 per patient per year; every chiropractor may be able to receive a settlement for past monetary losses due to the Blue Cross/Blue Shield rider; and a win would have a nationwide impact on insurance companies since the battle is being fought on the federal court level. This case could become as important as the Wilk case.

Our initial plan is to get the "Arizona 10" substituted for the CAA in this lawsuit. The CAA has suffered no loss, cannot counterclaim for damages, has actually never been directly involved in the dispute and, therefore, should be dismissed. The "10" already have an excellent attorney on retainer, and will soon be launching a counterattack.



To get the CAA dismissed, or to defend the CAA if this effort fails, will be expensive. You absolutely MUST send the full amount requested or the war may be lost.

Any unexpected extra funds not utilized for legal defense will be used to pay our legislative lobbyists for the past two years for the terrific job they have done, to establish a security fund of at least \$20,000 in liquid interest-bearing accounts and to protect our profession from illegal actions by other insurance companies, and to engage in a public relations campaign to benefit all chiropractors in Arizona.

Don't wait another minute: It is urgent that you immediately write that check! It is also imperative that you understand that the full amount of \$200 per month for six months is the minimum.

Your own practice is under fire and in danger. Support this cause and help "snatch victory from the jaws of defeat". And what a victory it will be! The entire country may end up being grateful to us for leading the way.

I know you will sense the urgency and opportunity at hand. Please respond today.

Best regards,

A handwritten signature in black ink, appearing to read 'Alan M. Immerman', written in a cursive style.

Alan M. Immerman, D.C.