

CRACKING THE CODE...

Federal Workers' Comp Made Easy



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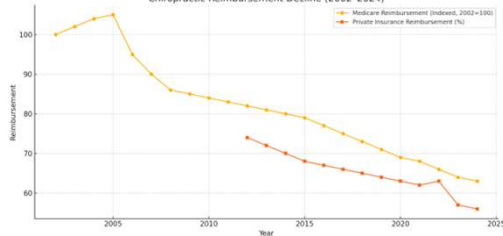
THE GOAL

1. To see if Federal Workers' Comp is a right fit for you.
2. Show you the basics on how to do it.



2

Chiropractic Reimbursement Decline (2002-2024)





Here is the completed graph showing the 20+ year trend of declining chiropractic reimbursement
- Spine J. Nov;13(11):1449-54

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THE GOAL



- With Federal Workers' Comp program, if you're the right fit for this program, **there's no way we can't help you win big** and completely reverse this downward trend.

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THE GOAL

- We are going to explore if you're the right fit for doing Fed Workers' Comp.
- We will walk through the big leverage points for you when it comes to Fed Workers' Comp.
- We will also talk about if you qualify to become a Federal Premier Partner.
- If a partnership in this program makes sense, we can push those leverage points side-by-side with you.
- as opposed to just giving you some advise here and having you try it on your own.







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FEDERAL PREMIER PARTNERS ← → FEDERAL INJURY CENTERS



NBC, WGN and Chicago
Crain's Health Consultant







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THE PROMISE

Regardless if we partner up or not, you will know the basics of how to move forward with doing Federal Workers' Comp...


1. We will go over the exact step-by-step process of how to set up Federal Workers' Comp program in your clinic
2. What are the benefits
3. What are the drawbacks
4. Who would be a good fit
5. Who would not be a good fit





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THE OUTCOME

- If you are the right fit, after this talk and after everything I'm discussing here, and you are interested in move forward with us, then towards the end of this, I'm going to tell yo how we can connect.
- We can set up a time to do a discovery process to determine if it makes sense for to help you with our Federal Workers' Com program.
- Any Q's?





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WHAT IS FEDERAL WORKERS' COMP?

= Insurance Program for Injured Fed Workers

Examples:

- USPS – POSTAL WORKERS
- VA
- TSA
- BORDER PATROL
- FEMA
- DEFENSE BASE
- SOCIAL SECURITY
- HOMELAND SECURITY, ICE
- FBI, CIA & ALL OTHER FEDERAL AGENCIES



THIS IS NOT STATE WORKERS' COMP

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WHEN DID THE PROGRAM BEGIN

- U.S. Department of Labor (DOL) was enacted in 1916.
- It has provided workers' compensation benefits, including medical care and wage replacement, to federal employees, including those of the U.S. Postal Service, for work-related injuries or illnesses.
- (Blue Cross/Blue Shield 1929)
- (Medicare started 1965)



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PERFECT FIT FOR A PHYSICAL MEDICINE CLINIC...

- Fed Workers' Comp insurance covers robustly for treatment for workers' injuries.
- Who treats sports injuries?
- "Occupational Athletes"
- Physical Therapy, Occupational Therapy, Trigger point and joint injections, DME, Diagnostics, Dry Needling, Acupuncture, paperwork



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THE PROCESS

Q's?

THE PROCESS:

- Here is our 15-step system of Federal Premier Partners Program.
- This is how we go in and set-up and establish Federal Workers' Comp in our Partner's clinic



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(1) MUST GET CREDENTIALIAED WITH THE DEPARTMENT OF LABOR

Must get Credentialed and Enrolled with Department Of Labor

- **Department Of Labor** = federal executive branch of the government.
- **OWCP** (Office of Workers' Compensation Program)
- **OWCP** is part of the Department Of Labor and administers the insurance program.



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(2) LEARN THE REGULATIONS

- Diagnoses cannot not be for pain.
- Diagnoses must be for the injured tissues from the on-the-job job trauma. Ex.?
- Document Functional deficits.



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(3) DOCUMENT THE 2 CLASSES OF INJURIES DIFFERENTLY

Traumatic Work Injury



(a one-time Injury)

Occupational Work Injury



(Repetitive Strain Injury)

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(4) LEARN THE REQUIRED FORMS AND DOCUMENTATION

- Very specific forms.
- Forms filled out incorrectly, will ruin the whole case – and you will not get paid.
- Know the deadlines – miss the deadline kills the case! = a very upset patient!
- **PRO-TIP:** Must carefully connect the trauma history and mechanism of injury, clinical history, exam findings, MRI, EMG findings with the diagnosis.



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(5) MEDICAL PROVIDER MUST EXAMINE THE PATIENT

- MD, NP or PA does the exam.
- MD needed (can be supervisory role).
- PTs and OTs do their evaluations.
- DCs can assist the medical staff with their evaluations and plan of care.



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(6) WHO CAN TREAT THE PATIENT...

- Chiropractor
- Physical Therapist and PTA
- Occupational Therapist and OTA
- Massage Therapist
- Licensed CA (certain states)
- CA and other non-licensed techs can perform unattended therapies



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(7) STAFFING

- Compliance – Rehab 1:1 ratio for active care codes.
- Techs can do passive codes and DME.
- How to staff without going broke.

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(7) STAFFING – OUR CHICAGO CLINIC

- MD (supervising physician)
- Nurse Practitioner
- 1 DC
- 1 Occupational Therapist
- 2 OTAs
- 1 Massage Therapist
- 3 Rehab Techs

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(7) STAFFING.....ADMIN STAFF : CLINICAL STAFF RATIO

Admin : Clinical Staff Ratio

- Regular Clinic = **1:1** Admin : Clinical Ratio
(ex. 1 DC & 1 CA = 2 admin staff)
- FedWorkers' Comp Clinics = **2:1** Admin : Clinical Ratio
(you need two admin staff for every clinical staff)

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(8) MARKET TO INJURED FEDERAL WORKERS

- General marketing does not work.
- Must have niche marketing.
- Small niche that makes marketing difficult but referrals powerful.
- Also, bad reviews or bad patient experiences, the word will travel fast, and will be more damaging to your reputation.



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Recap

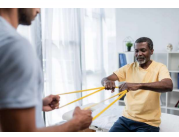
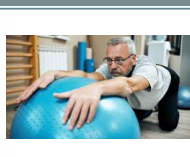
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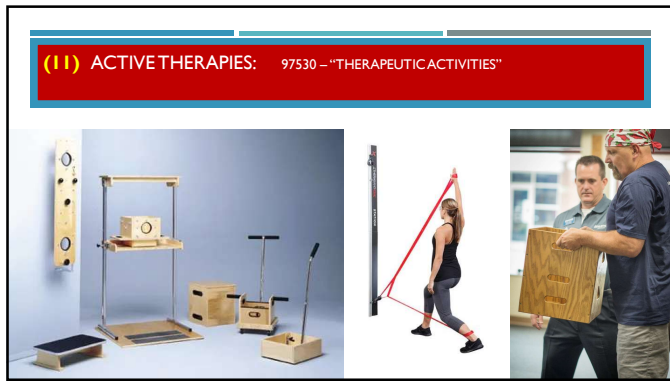
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(10) ACTIVE THERAPIES:

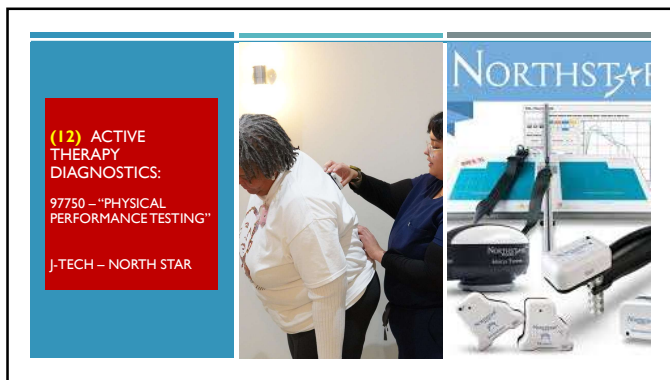
97110 – "THERAPEUTIC EXERCISES"



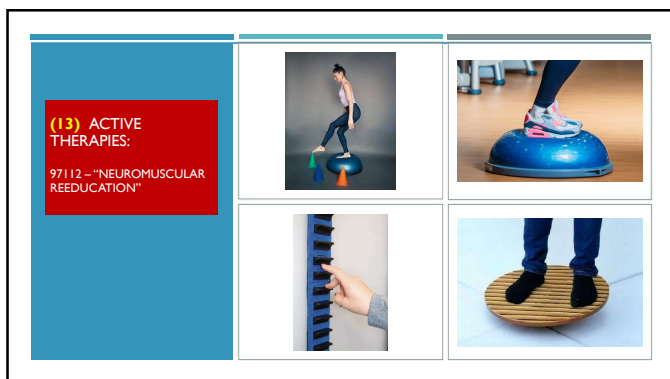
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(14) BILLING

- Get certification for Department Of Labor to treat federal injured patients and bill
- Credentialing for all providers
- Highly specialized Billing w Fed Workers Comp
- Preauthorization of certain services
- We have 100% collection of all authorized bills with accepted cases → if you know the unique rules, collections can be 100%



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(15) COMPLIANCE**What are the top compliance violations?**

1. 1:1 treatment in rehab
2. Billing
3. Advertising
4. How you pay staff

- 3 layers of compliance with Fed Premier Partners



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THE BENEFITS OF DOING FED WORKERS' COMP

Recap



BENEFITS**THE BENEFITS OF DOING FEDERAL WORKERS' COMP**

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THE BENEFITS OF DOING FED WORKERS' COMP

Bad low back case
If he was your brother or son....



-and cost and time was not a concern, what would you do?
- What else?
- How long would the visit last? Units?
- How long would the treatment plan last?

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THE BENEFITS OF DOING FED WORKERS' COMP

- Will the insurance companies you're working with pay for this type of care?
- Even for the services they cover and number of visits they say they'll cover what % do they really cover?
- What would your practice be like if they did support and endorse this type of care? See it?






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THE BENEFITS OF DOING FED WORKERS' COMP

Good news!

- Federal Workers' Comp Insurance covers as many services a day that are needed.
- Treatment plans can last as many months that is medically necessary.
- They pay 100% for all rehab, exams, injections, DME/Braces, paperwork/Forms, acupuncture, dry needling.
- Visits can last 2 to 3 hours
- Case average collections can be 3 times what you are collecting now





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THE BENEFITS OF DOING FED WORKERS' COMP

Lower Staffing Costs:

- Basic simple rehab-based model makes staffing and training for delivery easy and not as costly.
- Lower costs that doing mostly chiropractic or medical – less drama and less difficult.
- "Extenders": PTAs & OTAs, Licensed CAs (certain states).
- Techs are easy to find and love this model.



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THE BENEFITS OF DOING FED WORKERS' COMP

You are filling a huge gap...

Do you find it rewarding to help a difficult case?



- Federal Injured patients are stuck in a tough and hopeless place.
- Rewarding to save them.
- Filling a missing link in the system is job security and source of a lot of referrals, and cookies!

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THE BENEFITS OF DOING FED WORKERS' COMP

- High quality comprehensive corrective care and thus best outcomes clinically.
- High income model.
- No deductibles, no copays, no liens, no fee reductions, payments in 2 weeks.
- Emotionally rewarding – helping good people.
- Easy to get acceptance of recommendation at ROF.


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JOB SECURITY FOR POSTAL WORKERS? IS DOGE GOING TO FIRE THEM?



Good News...


- **Independent Agency Status:** The USPS operates as an independent establishment of the executive branch, not a traditional federal agency.
- It is **self-funded, primarily through revenue from postage and services**, and does not rely on taxpayer dollars for operations.
- **This independence provides insulation** from direct executive branch interventions, such as DOGE, which primarily targets federal agencies.

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THE DRAWBACKS OF DOING FED WORKERS' COMP

Recap



What are the "drawbacks" ?


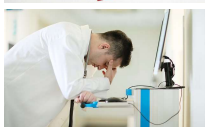

Why are there so few doctors doing Fed Workers' Comp?

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THE DRAWBACKS OF DOING FED WORKERS' COMP

Why are there so few doctors doing Fed Workers' Comp?

- Doctors can't get cases approved – thus they will not get paid.
- What does that mean "case approved" ?
- Do not know how to write a Federal Medical Narrative Report
- Quit after few months.
- Ohio patient w 2 Orthopedists






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THE DRAWBACKS OF DOING FED WORKERS' COMP

What is the National average % of a doctor getting their patient's case accepted?

- 9%
- 98% (Fed Premier Partners)



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THE DRAWBACKS OF DOING FED WORKERS' COMP

Why are there so few doctors doing Fed Workers' Comp?

- Cannot manage the detailed and unique and ongoing paperwork.
- Different set of rules and policies with treatment, notes, coding and billing.

PRO-TIP...how to keep cases from failing

- Notes have to be congruent.
- The forms the patient is asked to fill out, do it with them.

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THE DRAWBACKS OF DOING FED WORKERS' COMP

Why are there so few doctors doing Fed Workers' Comp?

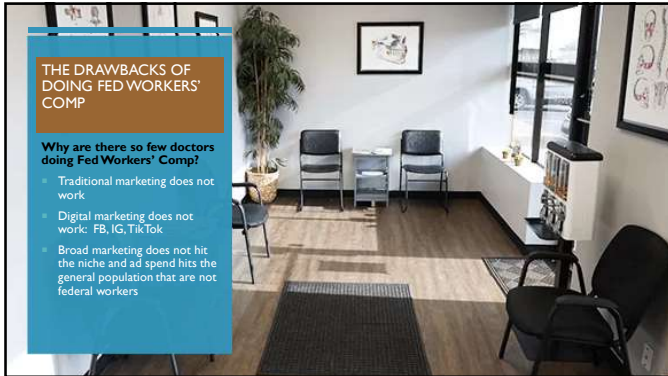
- Payment stop prematurely due to weak case.

PRO-TIP: How to get all the treatment that is medically necessary...

- Put down ALL diagnoses.
- BAD:** Not just easy to get accepted "strain sprain".
- GOOD:** Disc, Radiculopathy, ligament and tendon tears.

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THE DRAWBACKS OF DOING FED WORKERS' COMP

Why are there so few doctors doing Fed Workers' Comp?

- Traditional marketing does not work
- Digital marketing does not work: FB, IG, Tik Tok
- Broad marketing does not hit the niche and ad spend hits the general population that are not federal workers

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THE BENEFITS OF PARTNERING

Recap & Q's?

Benefits of Partnering with Federal Premier Partners



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THE BENEFITS OF PARTNERING

Benefits of Partnering with Federal Premier Partners:

- Getting cases accepted and great paperwork is the biggest determining factor in income in this program. Treatment is easy.

- We write the federal medical narrative reports that has gotten accepted and average of 98%.
- We do the government forms and technical notes with 14 years of Fed WC experience, so you can focus on treating patients and getting best clinical outcomes.





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THE BENEFITS OF PARTNERING

Benefits of Partnering with Federal Premier Partners:

- We do the marketing for you.
- 3-dimensional niche marketing team.
- We send you high quality federal injury new patients to you.

PRO-TIP: focus on treatment with top customer service → Good reviews → Small community of workers → Exponential referral effect.





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THE BENEFITS OF PARTNERING WITH FED PREMIER PARTNERS

Q: What do you do in practice, that are you most passionate about?

1. Treating patients and getting great clinical results?
2. Paperwork and marketing? :)

With our partnership model and us doing the marketing and paperwork, you can focus to what you went to school for; **to enjoy treating patients and creating great clinical results!**



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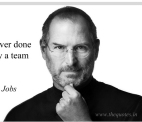
THE BENEFITS OF PARTNERING


Benefits of Partnering with Federal Premier Partners:

- The Fed Injury Franchise owners asked me to create this elite group.
- We systematically put in our **IS-Point System** and get you treating injured federal workers.
- 16 years of Fed **paperwork management** experience.
- 5 years of my experience and one of the most **productive and successful** clinic in the 70 clinics in the USA.
- Advisor specialist partner for "hitting it out of the park"!
- As partners we can advise you where franchise is **not allowed**.
- Scaling and **double your production** more rapidly with minimal setbacks.

Great things in business are never done by one person. They're done by a team of people.

Steve Jobs





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THE BENEFITS OF PARTNERING WITH FED PREMIER PARTNERS

Partnering Flexibility & Options:

- Any type of rehab** – we adapt to what you already do, and make sure compliant and scalable for large flow of patients.
- Just as a service center** – like decompression or neuropathy, or like PI.
- Or full-on 80%+ of practice** Fed Comp.





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THE DRAWBACKS OF DOING IT YOURSELF (NOT PARTNERING)

You want to do Fed Workers Comp & DIY

Here are the trade-offs to doing it yourself

- Slow establishment – money lost.
- "The greatest lost money is the money you're not making"
- More costly mistakes, administrative pain and difficulty.
- Low confidence with patient's case management
- Losing money on cases not accepted.
- You have to manage many more staff vs. expert managing the other staff
- But you could may make an average of 5 to 10% more if you did everything yourself.
- Higher failure rate doing it yourself...

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THE DRAWBACKS OF DOING IT YOURSELF (NOT PARTNERING)

Failure Rate Comparison: Small Business vs Franchise

Business Type	Failure Rate (First 5 Years)
Independent Small Business	50%–70%
Franchise Business	10%–20%

- U.S. Bureau of Labor Statistics (BLS):

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WHAT QUALIFICATIONS NEEDED TO BE A GOOD FIT?

1. Motivation & Mindset of the Clinic Owner
2. Demographics of location of Clinic
3. Clinic & Facilities


If you're the right fit, there's no way we can't help you win big.








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Qualifications of a Good Fit:

- Rehab space 1000 Sf or more
- Motivated personality
- Will follow a proven system
- Location/city with more than 1000 postal workers
- More than 20 miles from one of our other clinics
- If you meet this criteria, you could be another good partner



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Partnering with Steve Arculeo and Federal Injury Center has been one of the best business decisions I've made.


Navigating the complexities of Federal Workers Comp can often feel overwhelming, but with Steve and his incredible team of case managers, the process has become seamless.

Their proactive approach, attention to detail, and deep knowledge of the claims process have not only helped us get approvals efficiently but have also allowed us to focus more on patient care and less on paperwork.

Steve's leadership and the strength of his team have made taking on the "beast" of Federal cases not just manageable but genuinely rewarding.

I couldn't ask for a better partner in this space.

- Dr. Kristi Farrell, Dallas, TX



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IF OUR FED WORKERS' COMP PROGRAM SEEMS LIKE A RIGHT FIT...

- If you meet this criteria and you like the idea of adding federal workers comp to your clinic, we should talk.
 - If you're someone who is motivated and not afraid to double your production, we should talk.
 - If you'd like to treat wonderful people with the best treatment plans & double your income, we should talk.
- Shortly I'll give you instructions on how for us to set up a consult.



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IF OUR FED WORKERS' COMP SYSTEM SEEMS LIKE A RIGHT FIT

One of two things will happen after we talk...

1. We feel good about a win-win situation and we come up with the best way to proceed forward.
2. One of us decides that it's just does not make sense.



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FED WORKERS' COMP IS NOT FOR EVERYONE



- It's okay if Fed Worker's Comp is not for you or you don't qualify.
- But you will see federal workers in your office and now you'll know a bit more and what to do if a federal worker comes to your clinic.
- Bill their regular health insurance
- If you need more space for rehab, or if you open a new office in a more densely populated with federal workers



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UNCERTAIN IF FED WORKERS' COMP IS A GOOD FIT?



- If you're unsure if our Fed Workers' Comp program is a right fit, still fill-out the survey and I don't mind finding out.
- You've got nothing to lose because I am going to be totally transparent and honest.
- I'm not going to consider a partnership that will not make sense – only if I know you'll be a big success.
- But if you qualify and it does make sense and we can "hit it out of the park", I'll tell you that too.

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HERE'S HOW THE CONSULT IS CONDUCTED

1. Click on the QR Code
2. Watch the short video
3. Fill out the Federal Premier Partner application
4. If you seem like a good candidate, we will contact you
5. We will have a consultation zoom meeting
6. I'll go over all the cost, what is required time, etc.
7. On-site visit

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