



PAGE 1

- Chiropractor Billing Scam
- We Get Letters...

PAGE 2

- It's Not Rocket Science
- How to Create 4.8 Million Jobs-Right Now

PAGE 3

- Motivational Heroes of the Month
- How Bad is it Really?

PAGE 4

- Trick of the Trade—How Insurance Companies Deny, Delay, Confuse and Refuse
- Rebates, There Ought to be a Law

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3915 OLD LEE HIGHWAY
 Suite 22-B
 FAIRFAX, VA 22030
 Tel: 703-591-9829
 Fax: 703-783-0686

email: Ben@BenGlassLaw.com
www.BenGlassLaw.com
 Visit our Web site for more
 information.

To be removed from our mailing
 list, call 800-224-1482, ext. 999.

Chiropractor Billing Scam

Here's a scam we are seeing with some frequency. While we see it with health care providers in different specialties,, we see it most often with chiropractors.

If you have been injured in an accident and are being treated by a chiropractor, pay attention, as this may affect how much money you get from your case. (Please note, the honest and hardworking chiropractors I know don't use this scam. They don't need to. Problem is that you can't tell going in who is good and who is bad...so these tips are so that you can protect yourself.)



Here's how the chiropractic billing scam works:

You are in an accident and you seek out a chiropractor for services.

You have excellent health insurance/health benefits. for which you are paying a premium. Ordinarily, your bills for the chiropractor service (or most of them) would be covered.

The chiropractor asks you to sign a "lien agreement" or assignment of proceeds of the case to him. He then NEVER bills your insurance company, but seeks to collect the full amount of his bill from you.

Why would he do that? Typically, the insurance company pays a set fee to the chiropractor, which is less than the full amount of the bill. Understand that if the chiropractor accepts insurance, he has already agreed to accept less than his full bill and he has agreed that he cannot bill you for the rest (or else what would be the purpose in having insurance?)

The chiropractor, knowing there is a personal injury case involved, then "forgets" (or deliberately decides) to bill your insurance company because he wants to bill YOU for the whole amount after your case settles.

What is WRONG with this scenario is that you have paid an insurance premium for the trade that you won't get stuck with the whole bill. Just because you were in a car accident doesn't change things, but some chiropractors (and other health care providers) see your auto case as their big payday.

It's wrong and it's your responsibility to make sure that you stay on top of whether the chiropractor is actually sending the bills to the insurance company. This will avoid a big surprise and FIGHT at the end of your case.

Note to my health care provider friends: Response? Comments?

We Get Letters...

Here's an email that we received recently:



Hi, Terry, how are you? I just want to thank you for keeping me on Ben's mailing list. I love his newsletters! I loved the one I received yesterday with a column about failure. It was very inspiring. I had Connor and Ryan read it and if I could, I would love to have a copy of his book!! I am very proud of him and Caitlyn on their marathon accomplishments!! Signed, *Mary Kay Raymond*

(Mary Kay is talking about [The Ultimate Success Secret](#). If you haven't received your free copy from Ben, send an email to glamstaff@gmail.com with the subject line "I want the Ultimate Success Secret." Remember to include your name and mailing address.)

Let's Keep it Local

As I mentioned last month, I've decided to devote space each month to feature a local business. In this economy, I do believe that it is important to support local businesses when we can. However, I want to support winners, not whiners.

Do you have a local business that should be featured here? Send an email to ben@benglasslaw.com.)

This month, I'd like to tell you about Kia Arian and Zine Graphics.



Kia is currently working with me in my business to design outstanding marketing pieces. While their physical location is here in Fairfax, she is available to do work for small business entrepreneurs nationwide.

It's Not Rocket Science

By Kia Arian

Previously a software test engineer for NASA for 10 years, I decided that I needed a career change that would allow me to unleash my passion for art and design which felt so stifled in the engineering field.

About the same time, my husband took over a print shop (www.speedy-p.com) that had been in existence for over 25 years. There, I was not only able to bring the entire weight of my computer, communication, and analysis skills from my engineering background, but I could finally unleash my strong sense of creativity as a graphic designer and a business owner.

These past five years, we've been able to turn the print shop around by offering high-end full-color printing, combined with extremely customized and expert graphic design and web design services (www.zinegraphics.com).

We offer the full range of all print, copy, and design services. We are also aware of the different challenges faced by our customers who need printing, whether business owners, brides, or office managers. We actively offer free expert advice and customized support for every project. Get our free report: **Designers Gone Wild! The Do's and Don'ts of Effective Print Marketing** And get your print project off to the right start.

You can contact Kia at 703-591-4000 or service@speedy-p.com.

How To Create 4.8 Million Jobs, Right Now

For this month's "Super Bengie boy" inspirational article, I am ceding the column to my co-author of **The Ultimate Success Secret**, Dan Kennedy. Dan is an internationally recognized marketing and business-building expert who has written numerous books, including the very popular "No B.S. Entrepreneur Series" (GreatMarketingBooks.com). Dan also had a terrific newsletter that every businessperson should subscribe to and he's offering \$613.91 worth of free information if you try it out. (DanKennedyandBenGlass.com).



Here's Dan's take on how to create nearly 5 million new jobs right now:

Give or take, depending on definitions, there are 24 million small businesses in America and 17,000 large companies. The large companies are over-stored, over-officed, and over-staffed and needed to cut 20 percent before the word "recession" ever passed lips. But even if they stayed at full employment and each added 10 employees, it's only 170,000 new jobs. Of the 24 million small businesses, if only the 20 percent of them run by growth and expansion-minded entrepreneurs added 1 new employee, 4.8 million new jobs are instantly created.

One of Obama's stated goals is to add 5 million new jobs over ten years by creating government jobs through work on infrastructure (unsaid), takeover of private enterprise, thus claiming transferred jobs as new, and subsidizing "green technology" jobs. All unnecessary.

Just get out of small business's way.

Too much time fretting about the endangered species in the wild – polar bears for whom it may be too warm, leopard-spotted three-toed frogs for whom it may be too cool – when the endangered species we really need to worry about is the guy or gal running a small business ... beleaguered at every turn, by outlawing of media we rely on, consolidated and panic-riddled banks imposing draconian restrictions on our access to merchant accounts, invasion of the profit snatchers. You know this song. You don't need the sheet music. Incredibly, the spirit of the entrepreneur is so resilient, we stubbornly get up each morning, polish our swords, and head out the door, no matter how the fire-breathing dragon population may have multiplied overnight. Now that's the real "audacity of hope:" Hi Ho, Hi Ho, it's off to slay the dragons we go. And it's a damned good thing we do, because if these 24 million small businesses all eliminate just one job each, that'd be 24 million folks added to the unemployment rolls overnight. Oops.

So we can all be thankful for each other and our shared insanity. Dow-watchers, government imbeciles and demagogues will do us no good. It's the next two guys in a garage somewhere, ignoring it all, working on their brilliant business to be that we rely on. I hope that's you. If it is, thanks. And if nobody else has said thanks to you this month for being Atlas and carrying the economy on your shoulders, I have. Please don't shrug.

Dan Kennedy.com

Motivational Heroes of the Month

I received this email recently from my friends Rich and Marian Taschler:

“Are we getting older? I guess so. Next birthdays, we turn 70. The part we don’t quite understand is we’re also much stronger. A doctor we ride with is 75. He and his wife are also hitting new speeds. (*Rich and Marian travel the world on tandems, “bicycles built for two.”*) Amazing. We went into training for another jaunt overseas.

We set new all-time speed records for 67 miles and 30 miles. We “gapped up” to new strengths and speeds. We pedaled Bavaria, Austria, Czech Republic, Slovakia, and Hungary, all along the Danube. One hundred and fifty of us leased a river cruise ship. Only tandemists allowed. Get off the boat in the a.m. after breakfast, ride all day, and get back on the boat in the evening for dinner and local entertainment.”



(The Taschlers’ idea of a “luxury” cruise ship!)

Here’s what you **really** need to know about Rich Taschler:

Several years ago, I represented Rich when he sustained a severely broken leg when he was attacked by a dog while riding. At his “biological age,” this could have been a devastating injury to him. He was able to write me the above email for three reasons:



1. He was amazingly fit before the dog attack. He fully subscribes to the motto “There are two pains in life: The pain of discipline or the pain of regret, and I choose to endure the pain of discipline.”
2. He had a winner’s attitude after his injury. I love representing winners and not whiners. He followed all of his doctors’ and therapists’ directions and worked very hard to get back into shape, which he did in a short time, stunning his doctors.
3. Rich and Marian obviously also subscribe to the success theory that “You are the average of the five people you hang out with most.” If you want to get stronger, hang out with people who are stronger than you are and try to keep up. The law of association is as powerful as the law of gravity.

How Bad is it Really?

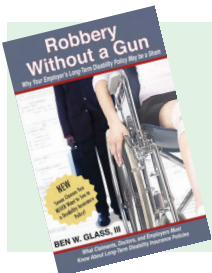
By: Phil Denfeld, Senior Loan Officer, First Heritage Mortgage Pdenfeld@fhmtg.com

More than 1,000 banks closed in 1930 – three years before the FDIC was created. Only 14 banks have been taken over in 2008.

There are 76 million homeowners in the United States who own their own homes – 24 million of these homes are owned free and clear.

There are 52 million homes with mortgages; 97.2 percent of these are not in foreclosure; 93.8 percent of these homes are current on their payments. Forty percent of all foreclosures are non-owner-occupied (investment) properties.

This is the type of information that you will not see in the news because it makes things a little less scary. However, this is the type of data you will see if you read the Wall Street Journal, Mood’s Economy.com, Realtytrac, NAR, and Forbes.



Is Your Only Disability Insurance Policy Through Your Employer?

You may be shocked to know how little coverage you actually have. Ben Glass has written the authoritative book on why your employer’s disability policy may be a sham.

Go to www.RobberyWithoutAGun.com to get your copy.

RETURN SERVICE REQUESTED

Are you a local small business owner who has decided to not participate in the recession? Ben would like to talk to you about a local mastermind group he's forming. Send him an email.

Inside— What Does a 69-Year-old who was Severely Injured in a Biking Accident do for Fun?

Tricks of the Trade, How Insurance Companies Deny, Delay, Confuse and Refuse

The **American Association for Justice** has released a brand new report condemning some insurance company practices. From denying claims to confusing customers to abandoning the sick, this report tells all. The report is available at www.AAJ-Report.com.



Rebates - There Ought to be a Law

Here's an anti-consumer trick to be aware of: Today, many products are offered at what appears to be a discounted price, but when you read the fine print, you find out that you actually pay full price at the checkout counter and then have to apply for a rebate.

What I have seen several times in the last few months is that the rebate check is mailed in an envelope which (I believe) is deliberately designed to look like pure junk mail. They are hoping that you never even notice that a check was mailed and that you forget that you even applied for the rebate. Now, it just so happens that I generally do open my junk mail (you can always learn something from almost anything in life) so I haven't missed my checks, but the lesson is that if you have applied for a rebate, you probably should open every envelope that comes to you in the next four months.

Reminder About Our Firm's Communication Policy

Our promise to you is that while we are working on your case, we don't take inbound phone calls, faxes or emails. Ben Glass takes no inbound unscheduled phone calls whatsoever. It makes him much more productive and helps get your case resolved faster. You can always call Ben's Assistant, Terry Patterson (703) 591-9829, and schedule an in-person or phone appointment, usually with 24-48 hours. This is a lot better than the endless game of "phone tag" played by most businesses today. Remember, too, that email is "quick," but is checked no more than twice a day. Replies are then scheduled into the calendar. So if it's really important, don't email – call Terry instead.