



CHIROPRACTIC NEWS & VIEWS

Presented by:
Hawaii State Chiropractic Association, Inc.

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COVID-19 & The New Normal



“LUCKY YOU LIVE HAWAII”

CORONA VIRUS CASES IN HAWAII, AS ACROSS THE COUNTRY, CONTINUE TO SURGE. THE LATEST INFORMATION FROM THE CDC NOTES THAT GOING UNCHECKED, THE NUMBER OF POSITIVE CASES OF COVID-19 WILL CONTINUE TO RISE, POSSIBLY INFECTING 40% TO 50% OF THE US POPULATION!

HAWAII HAS FARED MUCH BETTER THAN MOST OF THE MAINLAND US, BUT OUR WAY OF LIFE, BOTH PERSONAL AND PROFESSIONAL HAS CHANGED, AND WE MUST ADAPT! WILL WHAT WE ARE GOING THROUGH NOW BE OUR NEW NORMAL? ONLY TIME WILL TELL!

NOTICE: HSCA GENERAL MEMBERSHIP MEETING: FRI. AUG. 14TH AT 7:30 PM VIA ZOOM! THE DAY PRIOR, WE WILL e-MAIL A LINK AND CALL-IN INFO.

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PRESIDENT'S MESSAGE

By: Dr. Dean J. Shivers, D.C.

Aloha:

I hope this finds you and your family well, as the COVID pandemic trudges on. These are trying times, and we have to learn to adapt so we can continue to move forward. As most of us are small business owners, we are encountering challenges never seen before.

Please pay attention to some of the opportunities that the federal and state governments are making available to us and our businesses.

As many Chiropractors and small business owners know, the PPP loans (Paycheck Protection Program) were set aside by the federal government to help keep employees employed. We have had reports that many of our Hawaii colleagues have taken advantage of this program.

Did you also know that the State of Hawaii has made available a **Grant** for up to **\$10,000** for small businesses in the islands?

Businesses that have 50 employees or less and revenues less than \$2 million can apply if they have a commercial address. These funds can be spent on rent, utilities, and personnel cost.

I personally was able to get the full amount in 5 business days. This is a great resource for our doctors in these difficult times. To apply go to www.OneOahu.Org under: **"Small Business Relief & Recovery Fund"**. (See information in this newsletter).

Keep safe, and hope to see at our ZOOM meeting on Aug 14th,
Dr. Dean J. Shivers
President, HSCA

SECRETARY'S MESSAGE

By Dr. Joseph G. Morelli, Jr., D.C., F.I.C.C.

Aloha:

In all my 43 years in practice here in Hawaii, I must say that the last few months have been the oddest experience I have had in my professional life as a Chiropractor.

The pandemic has proved to be just a great a challenge, as many have predicted. However, I must say: **"LUCKY WE LIVE HAWAII!"**

From an epidemiological viewpoint, being so isolated here in the middle of the pacific, has really been to our advantage.

With little contact with the major "hot spots" on the mainland and the rest of the world, this has kept outside introduction of viral exposure to a minimum. I would expect this to change in the future with the proposed "opening up" to visitors in future months.

Unfortunately, since the "HAWAII INC" economic engine is built around tourism and the visitor industry, the pandemic has undercut a huge swath of our economy.

This has trickled down to many with the loss of jobs and the reduction of services, and the support businesses that serve the industry.

Since the Chiropractic profession was considered an essential service right from the start, this has allowed us to keep offering our unique services to the public who depends on us.

Unfortunately, what I have seen in my own practice, and have heard from several other DC's, is that many of our patients are making their way in to see us, but there are still many who want to, but cannot.

This is related to the economic realities of loss of job, irregular income, and loss of health benefits.

Additionally, I have heard from many of you out there confirming what I have been experiencing here in my office as well...*"no show patients"*!

It has really been a strange phenomenon. That is, a patient calls to make an appointment, and then they do not show up, or calls to postpone or reschedule and then, do not show up again!

Of course, this occasionally happens when someone forgets an appointment, or something interferes with their attendance as scheduled.

But this is a whole lot different, with patient's calling to cancel, postpone, or are out right missing their appointments. My staff and I have not seen this many of these occurrences in such a short period of time, ever.

We always follows up with these patients, and I have concluded that many are just afraid of the virus, and have second thoughts about coming in.

We try to ease their fears by letting them know of the sanitary precautions we are taking with each patient visit, and the options they have in scheduling to promote social distancing.

In fact, to this point, I have just installed multistage air purification devices in each of my treatment rooms, reception room and all common areas. I will give you some information on this in a separate article below.

I can tell you, the patients that are coming in really appreciate the additional steps that we have taken to do what we can to provide a safe treatment environment.

The new normal, I hope not! I must say, I really miss the physical gatherings related to restaurant dining, going to a movie or show, and even the getting together with family and friends.

Aloha,
Dr. JOE Morelli
Secretary, HSCA

PRACTICE TIPS IN A PANDEMIC

By Dr. Joseph G. Morelli, Jr., D.C., F.I.C.C.

I am sure over the last five months; you have come up with various protocols and sanitation rituals in your clinic.

In my clinic, we clean all treatment surfaces after each patient encounter, and of course wash our own hands over and over.

As essential providers we must follow the federal, state and county guidance on protective equipment, sanitation and mask wearing.

If you were not aware, you can be fined \$5,000 per incident, and possibly shut down if you, staff, or patients do not wear a mask in your clinic setting.

Many docs are also doing temperature checks on patient arrival in their clinics. The value of this is somewhat questionable, unless a person is in the active throws of serious symptoms, and a strong immune response

Regarding masks: In my office, when a patient is face down on the treatment table, we allow them to move their mask to facilitate breathing. However, when they turn over, or are on their side, the mask must be put back into place.

I have been surprised that I have not had any pushback from any of my patients on the mask issue. I guess those that would not comply, are staying away.

Since most of us work in an enclosed, airconditioned environment, there is more risk of viral spread than in an open outdoor space.

This being the case, I have spent some time and effort looking into adding to my office AC system UV-C treatment and improved filtration. (HEPA)

My office AC system is separate, and not shared with other units in my office complex. So, it is possible to do such an upgrade to my system with the permission of my landlord. However, the cost for such systems are ridiculous and require additional maintenance.

So, I decided to look at small, in-room filtration units that perform the same tasks. These are literally, hundreds of times cheaper, and just as good!

I first contacted various medical equipment providers, locally and nationally. Some have highly rated equipment, but the cost of some of these units is outrageous, almost as much as the central system upgrades. (Thousands of dollars!)

I looked at the specs of the "professional" filtration units, and then shopped around for units that can deliver the same level of filtration and germicidal protection.

I came up with great units that have true HEPA Filters; Active Carbon Pre-Filter; Micro particle filter and a UV-C lamp all built into one small tabletop unit, or a larger floor standing unit. They are fairly quiet, and the internal removeable filter only needs to be changed every 6 months or so and is not awfully expensive.

The unique thing with these units is the addition of the internal UV-C lights. This helps assure the destruction of bacterial, mold and viral matter circulating in the room air.

The floor standing unit is called **Purezone Elite Model PEAIRTWR**, by Pure Enrichment Co. of Huntington Beach, CA. The tabletop unit is called **Purezone Model PEAIRPLG**, by the same company.

The larger unit costs about \$150, while the tabletop unit costs about \$99. I got one of the larger units for my reception room and a tabletop unit for each of my treatment rooms and my personal office.

They are available on Amazon and also from Walmart online. I had to order from multiple sources, since they limit the number of units you can get at one time. I guess there is a great demand for them.

One other thing, if you or other therapist in your clinic use herbal or essential oil diffusers in your treatment areas, I suggest you do not bother.

The air filters I have mentioned above will neutralize and cleanse all the vapor from the air, so it is a waste to do that.

I thought I would share this information, since I have been happy with the performance of the units. My patients have noticed them in the rooms, and have asked about them. I have had many compliments from my patients for taking that extra step to make them feel safer in my office.

Please feel free to call me if you have any questions. Aloha!

HSCA EXECUTIVE COMMITTEE & DIRECTOR ELECTION RESULTS FROM JUNE 2020 ELECTIONS:

Executive Committee:

President:	Dean J. Shivvers, D.C.
Vice President:	Tanner Underdahl, D.C.
Secretary:	Joseph G. Morelli, Jr., D.C., F.I.C.C.
Treasurer:	Scott Deane, D.C.

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Kauai Isl. Dir.:	Kyle Ueunten, D.C.
HI Isl. East Dir.:	Robert Klein, D.C., D.A.B.C.O.
HI Isl. West Dir.:	Alfred R. Valenzuela, D.C.
Oahu Isl. Dir.:	Lily Deane, D.C.

PPP INFO (PAYCHECK PROTECTION PLAN)

How much of my loan is eligible for forgiveness?

Your loan can be forgiven up to the full principal amount of your loan and any accrued interest. The actual amount of loan forgiveness depends on how and when you spend your loan. Only eligible costs paid during your "Loan Forgiveness Covered Period," and certain eligible costs incurred but not paid during that period are eligible for forgiveness. Other criteria apply. For example, salary, wage, or headcount reductions may reduce the forgivable amount for some borrowers.

When does my Loan Forgiveness Covered Period begin and end?

The Loan Forgiveness Covered Period generally begins on the date you received your PPP funds from your lender. For loans made on or after June 5, 2020, your Loan Forgiveness Covered Period is 24 weeks.

For loans made before June 5, 2020 you may elect to use either an 8-week or a 24-week Loan Forgiveness Covered Period. Loans are considered to be "made" on the date the SBA assigned a loan number to your PPP loan. Your lender can provide you with this information

For example, if you received your PPP loan funds on Monday, April 20, the first day of your Loan Forgiveness Covered Period is Monday, April 20. Since your loan was made before June 5, 2020, you may elect to use either an 8-week or 24-week Loan Forgiveness Covered Period

Your Loan Forgiveness Covered Period ends at the end of the 8 or 24 weeks, but must end by December 31, 2020 at the latest. Note that you may be able to choose an "Alternative Payroll Covered Period" solely for the purpose of calculating payroll and certain required reductions.

How should I spend my loan if I want it to be forgiven in full?

- Use 100% of your PPP funds within your Loan Forgiveness Covered Period
- Use 60% or more of your PPP funds on eligible payroll costs
- Use up to 40% of your PPP funds on other eligible non-payroll costs

Please note that your total forgiveness amount depends on other criteria as well. For example, salary, wage or headcount reductions during the Loan Forgiveness Covered Period (or, if

applicable, your Alternative Payroll Covered Period) may reduce the forgivable amount for some borrowers.

How should I spend my loan if I want it to be forgiven in full?

- Use 100% of your PPP funds within your Loan Forgiveness Covered Period
- Use 60% or more of your PPP funds on eligible payroll costs
- Use up to 40% of your PPP funds on other eligible non-payroll costs

Please note that your total forgiveness amount depends on other criteria as well. For example, salary, wage or headcount reductions during the Loan Forgiveness Covered Period (or, if applicable, your Alternative Payroll Covered Period) may reduce the forgivable amount for some borrowers.

What non-payroll costs are eligible for loan forgiveness?

Non-payroll costs eligible for forgiveness include:

- Interest payments on business mortgage obligations for real or personal property incurred before February 15, 2020
- Business rent or lease payments for real or personal property in force before February 15, 2020
- Business utility payments for electricity, gas, water, transportation, telephone, or internet access for which service began before February 15, 2020

Eligible non-payroll costs may only account for up to 40% of the total forgiveness amount. In order for Schedule C filers to seek forgiveness of these business costs, they must have been deductible on the 2019 Form 1040 Schedule C submitted with the loan application.

What factors can reduce my forgiveness amount?

If you don't use all of the PPP loan funds for costs and expenses that meet the SBA or Treasury criteria for loan forgiveness during the Loan Forgiveness Covered Period, your forgiveness amount may be reduced, but you may still be eligible for partial loan forgiveness as determined by your lender. The following may reduce your loan forgiveness amount:

- Spending outside of your Loan Forgiveness Covered Period (or if applicable, spending for eligible payroll costs outside of your Alternative Payroll Covered Period)
- Spending on costs that are not eligible for forgiveness
- Spending less than 60% of the forgivable amount on eligible payroll costs
- Spending more than 40% of the forgivable amount on eligible non-payroll costs
- Reducing employee headcount or wages (see FAQs)
- Receiving an advance under the CARES Act EIDL Emergency Grant program

How does reducing employee headcount affect my loan forgiveness amount?

Your loan forgiveness amount may be reduced if the average weekly number of full-time equivalent (FTE) employees you employ during your Loan Forgiveness Covered Period (or, if applicable, Alternative Payroll Covered Period) is less than the average weekly number of FTE employees between:

- February 15, 2019 and June 30, 2019, or
- January 1, 2020 and February 29, 2020

If reductions made between February 15, 2020 and April 26, 2020 are reversed by December 31, 2020, your loan forgiveness amount will not be reduced due to headcount reductions.

How does reducing employee headcount affect my loan forgiveness amount?

Your loan forgiveness amount may be reduced if the average weekly number of full-time equivalent (FTE) employees you employ during your Loan Forgiveness Covered Period (or, if applicable, Alternative Payroll Covered Period) is less than the average weekly number of FTE employees between

- February 15, 2019 and June 30, 2019, or
- January 1, 2020 and February 29, 2020

If reductions made between February 15, 2020 and April 26, 2020 are reversed by December 31, 2020, your loan forgiveness amount will not be reduced due to headcount reductions.

SMALL BUSINESS RELIEF & RECOVERY FUND

The following information for will be required for Application so please be prepared:

1. Name of Business as registered with the DCCA (business must have been registered prior to March 20, 2020)
2. Address (physical location of business; P.O. Box and residential addresses are not acceptable): -
3. Taxpayer ID Number: Hawaii GET Number: ____For profit Non-profit –
4. Registered Owner, Authorized Officer or Designated Manager if LLC as listed in DCCA
5. Contact information: Business email; Business phone number; Owner’s email; Owner’s best contact phone; Mailing address
6. DETAILED description of business products/services provided: -
7. Revenue level for 2019: -
8. No. of employees (both full and part-time): -
9. DETAILED statement as to how your business was affected by the COVID19 pandemic (a simple statement that revenues declined is not sufficient): -
10. Amount of funds requested, up to \$10,000: must submit clear copies of receipt or other proof of payment: -
11. The business must certify that if it received CARES Act funds such as the Paycheck Protection Program (PPP) or the Economic Injury Disaster Loan Program (EIDL), these funds were not used for expenses in this grant application

List Of Documents Required: (please provide all documents as missing documents could disqualify you from receiving the grant). Incomplete applications will not be processed.

1. Compliance Certificate OR current DCCA registration OR 2019 GET reconciliation
2. First page of 2019 business tax return or 2019 Schedule C or annual GE reconciliation for 2019 (to verify revenue level) •

- 3. Copy of most recent payroll register or Form 941 for 2019 (to verify number of employees; not required for sole proprietorship or single member LLC) •
- 4. Completed Federal Form W-9 (form available at <https://www.irs.gov/pub/irs-pdf/fw9.pdf>)
- 5. Clear copies of receipts for reimbursement

>>>>WANTED<<<<
 >>>>DOCTOR OF CHIROPRACTIC<<<<

Chiropractor needed for busy, beautiful, and comprehensive practice in Kailua. Selective Functional Movement Assessment and Active Release Technique (ART) skills a plus (or willingness to learn).

You must have a current Hawaii State Chiropractic license and current malpractice insurance.

Progressive compensation plan means the sky is the limit regarding income potential. Complementing services on site include: massage therapy, acupuncture, foot reflexology, and active release technique.

Contact: Troy Counselman
 eMail: troycdc@gmail.com

>>>>WANTED<<<<
 >>>WILL BUY YOUR OAHU PRACTICE <<<<

Local Chiropractor looking to purchase an office/practice from a Doctor looking to retire or relocating to Mainland.
 CALL: (808) 741-4950

>>>>EQUIPMENT FOR SALE<<<<

For Sale: Digital X-Ray Unit \$8K
 Adjusting Table \$500 Cervical & lumb/pelvic Drops, has been re-upholstered

Contact: Dr. Alex Concepcion
 Phone: (808) 780-1098
 eMail: alex@back2healthcenter.com

>>>>COX TABLE FOR SALE<<<<

COX Official Flexion/Distracton Table

Fully automatic or manual COX table (manufactured by Dr. Cox)

Features: Lumbar & Cervical Distracton, with electric elevation Feature. Also, programable thoracolumbar automatic distracton with drops (similar to Leander).

Condition: This table is like brand new! All new foam & coverings.
(Table only used a short time, then in storage)

Price: \$10,000 (price consideration for Neighbor Isl. Shipping)
 Contact: Dr. Michelle Hill
 Call (808) 254-5577
 eMail: drmichellehill@yahoo.com