

August 20, 2012 – Testimony
House Majority Policy Committee
Dr. Marc Persson, Owner
Perssonal Health Chiropractic and Rehabilitation

Members of the House Republican Policy Committee and Fellow Citizens,

My name is Dr. Marc Persson and I am the owner of Perssonal Health Chiropractic and Rehabilitation. Our office has three locations: the first here in Ridley Township at 701 Macdade Blvd in the Folsom section, the second in Upper Darby Township at 3434 Garrett Road in the Drexel Hill section, and the third in Philadelphia at 3370 Memphis Street in the Port Richmond section. Since 2005, we have served the communities by providing health care to those needing pain relief and wellness through invasive and natural therapies and by providing employment to 11 professionals. We support the initiatives of small businesses by being active members of the Ridley Business Association and of the Delaware County Chamber of Commerce. Our business has sustained continued success due to our impeccable reputation and with the help of our friends and patients who refer those in need of our services.

With the efforts of the local and county business organizations and government, I have been quite pleased overall with the business climate. We are finding a home in blue collar neighborhoods because the people in the community enjoy treating locally. Success comes with providing a family atmosphere where the patients feel comfortable and will attract their friends, family, and co-workers to the office. I am pleased to see this trend with other local businesses as I do not see many vacant nor rundown properties throughout the community.

Each business faces different challenges depending on the nature of the business. In our healthcare arena, the biggest challenges involve increasing expenses and decreasing insurance reimbursements. An example of higher expenses can be seen with the increasing prices for utilities. As an example, Comcast provides us with our internet and phone service; I was surprised to find out that small business packages are more expensive and are available with less options than residential plans.

In regards to the decreasing insurance reimbursements, this is especially challenging when our business income is mostly based on insurance companies paying us for services provided to their members. Besides all codes being reimbursed a great deal less, patient responsibility including co-payment and deductible has increased making it more difficult for patients to pay fully and/or remain compliant with my care plan. In addition, some insurance companies have imposed limitations on the number of visits even though the patient has paid for a higher number of visits according to their marketing package. In this effort, our Chiropractic Association in Pennsylvania has supported legislation to impose limits on co-payments and to make sure that patients are able to get the services for which they have paid. We ask each legislator to support these efforts and to ensure that insurance companies are providing fair and affordable packages to their members, that there is a competitive market for purchasing insurance plans, and that insurance companies are reimbursing providers fairly so that healthcare needs can be achieved.

I welcome the committee to Ridley High School and thank you for your efforts in supporting small business initiatives. I welcome your comments and questions. Thank you.