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*Inside a Successful  
 "Stress Freeing"  
 Wellness Practice*  
 Paul S. Inselman, D.C.

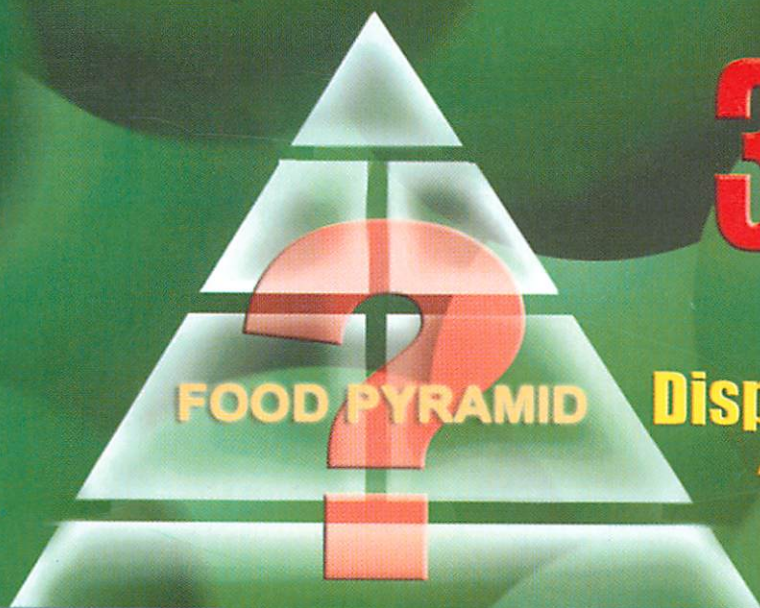


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# THE AMERICAN CHIROPRACTOR

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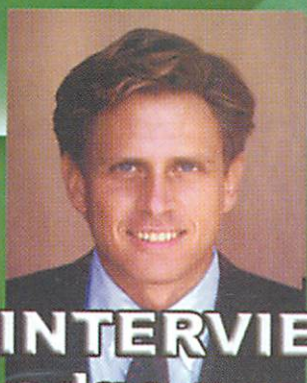
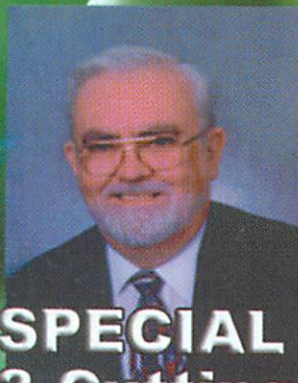


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## Successful “Stress-Freeing” Wellness Practice Focuses on Subluxations and Nutrition with Dr. Paul S. Inselman

Dr. Paul S. Inselman grew up on Long Island, New York. After graduating from high school in 1979, he attended Hofstra University, where he majored in Biology. After graduating from Hofstra University, he attended The New York Chiropractic College in Greenvale, New York. During his last year of clinical rotation, he was awarded the Assistant Director's Award for clinical excellence. After graduation in 1986, he took over an existing practice in Mineola, New York, where he has been successfully practicing for the last 15 years. In December 2000, he opened a second office in Commack, New York, where he has just celebrated his 1-year anniversary.



In an interview with *The American Chiropractor (TAC)*, Dr. Paul S. Inselman answers TAC's questions for **The Millionaire Series** about his successful fee-for-service-based, wellness-based chiropractic practice.

**TAC: Dr. Inselman, what influenced you to become a chiropractor?**

**Inselman:** This is a funny story. While I was in college, I tutored high school students in the sciences and Spanish. The father of one of my students was a chiropractor. Each time he paid me for tutoring his son, he would ask me, “What are you going to do with your life?”

I told him that I was going to go to medical school.

He asked me, “Why?”

I said, “Why not?”

He said, “Why don't you go to chiropractic school?”

I looked him right in the eye and said jokingly, “So I can be a frustrated, second-rate doctor, like you?”

He laughed, and invited me down to his office to see what a chiropractor does.

All it took was one look. It was absolutely amazing how he was getting sick people well with just his hands! I applied

to the New York Chiropractic College, got accepted, and the rest, as they say, is history.

**TAC: What type of practice do you have?**

**Inselman:** I am so lucky; I have, what I consider to be, the greatest practice in the whole wide world. My practice is dedicated solely to treating stress in the body.

Hans Selye said it best in the 1960's, when he won the Nobel Prize in Medicine for his model of stress. He said, “**There is only one disease and it is stress.**”

He classified stress as three types: Mechanical, Chemical, and Emotional. You know what? He was right. Right now, name for me one, just one, disease process that is NOT preceded by stress. It is impossible to do, because there are no disease processes that are not preceded by stress. So, for example, if your gall bladder is stressed for a long enough period of time, it burns out, and turns into disease; medicine says let's operate. Or, if there is stress on your pancreas for a long enough period of time, it burns out, becomes diseased, and medicine says, “You can take Glucophage, Glucotrol, or insulin to control your diabetes.”

For mechanical stress, I utilize chiropractic adjustments to remove the subluxation. For chemical stress, I utilize enzyme replacement nutrition; and, for emotional stress, I refer to the proper provider.

So, in a long-winded roundabout answer to your question, my practice is “wellness”-based. My patients pay for their service, themselves, at the time of service. We do accept some insurance, but very little.

**TAC: How many hours a week do you work?**

**Inselman:** I work zero hours per week, because I have never considered going to my offices and having fun working. I love what I do, and look forward to getting into the office every day. My wife considers me a semi-workaholic; but, my

patients are like drugs to me—they are addicting, and I love them and want them to be well. And I will stop at nothing to help them achieve their goals.

If I have to be beeped at 2:00 A.M. to talk to a patient who is having a difficult time detoxifying, so be it. If I have to go into the office for an emergency on Christmas Eve, that's OK, too. My scheduled hours are Monday, Tuesday, Thursday 10-1, 3-7; Wednesday, 10-1, 3-4:30; Friday, 10-1. I am available 24-hours-per-day by beeper, though, and I check into my machine every 1-2 hours on the weekends and holidays.

**TAC: What techniques do you use?**

**Inselman:** I use full spine analysis. I adjust using a variety of techniques: Diversified, Cox, Activator, and a non-force positional technique that was taught to me by Howard Loomis, DC. For nutritional work, I concentrate on enzyme replacement nutrition, and use a comprehensive case history, palpation, and appropriate lab work.

### Paul Inselman's Profile

#### PERSONAL

**Married** to wife, Mary for 16 years:  
2 daughters: Brittany, 10 and Jessi, 8.

**Recreation and leisure:** Softball, Bicycling, fishing and chess.

**Professional Affiliations:** None

#### PRACTICE PARTICULARS

**2 offices:**

**Mineola location:** 1100 sq. ft., store-front building

**Commack location:** 1200 sq. ft., professional medical building

**Practice Hours:** Practices 5 days (29 hours) a week: 2-3 hours/week planning and paperwork: 1-2 hours/week devoted to marketing strategies.

**Techniques:** Diversified, Activator, SOT, Flexion/Distraction, Enzyme Replacement Nutrition

**Staff:** Dr. Inselman employs 4 chiropractic assistants.



**TAC: What's the income service level that you provide annually?**

**Inselman:** Let's just say, my income level is sufficient to allow me to be more charitable. And that makes me happy.

But, because of the type of practice I have, I am in a position where I see the sickest of sick in our society. Patients who have, literally, been signed out of their hospital beds, dying, have been brought to me as a last resort. By the time many of these patients come to my office, they are morally, spiritually, physically, and financially tapped out. What do you do? Turn them away?

As a result, and from a desire to help sick people get well, I give a lot of service away. So much so that, in 1999, I stopped keeping those records—because I didn't want to see all of those zeros. As a matter of fact, if there are any practice management consultants reading this now, they are probably having a stroke.

The reason I am able to do this is because of the structure of my practice. My practice runs super efficiently at about a 30% overhead to income. Because we are on, basically, a fee-for-service basis, our cash flow is consistent. We collect all fees at the time of service.

**TAC: Do you have any mentors?**

**Inselman:** Without question: Dr. Howard Loomis. I really owe so much to Dr. Loomis. He has taught me how to be a true healer. If it weren't for him, I would never have the type of practice that I am fortunate enough to be able to enjoy.

The way I met Dr. Loomis was out of desperation. My daughter, Brittany, at age 2, was supposed to have tubes surgically put into her ears, because of chronic ear infections. I had tried everything, to no avail. After seeing one of his articles, I called him, told him my tale of woe, and he made some recommendations.

Within two days, the infection was gone, and she never needed surgery.

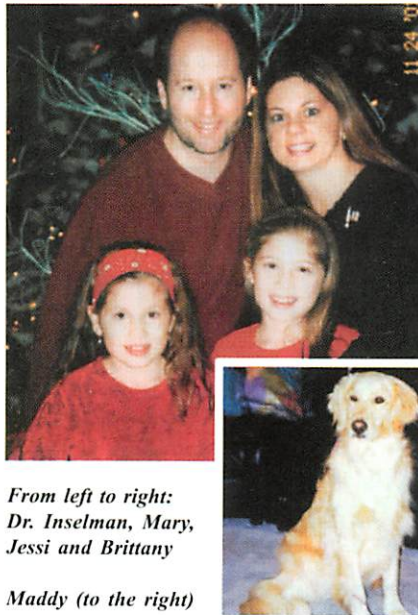
The next miracle patient was me, myself. Chronic allergies, lower back pain, fatigue, chemical sensitivities and digestive problems (a real picture of health). Within one month, I was a different person.

That was it. I was sold. I studied with Dr. Loomis, and we really hit it off. He has mentored me over the past ten years, to a point where I am a totally different per-

son, professionally and personally. Dr. Loomis, if you're reading this, thank you for everything.

**TAC: Do you have someone to whom you attribute your success?**

**Inselman:** My success comes because of my family. I met my wife, Mary, when I was 17 and still in high school. We have been married for 16 years and have two beautiful daughters, Brittany, age 10, and Jessi, age 8. If it weren't for my wife, I would not be doing this interview with you today.



From left to right:  
Dr. Inselman, Mary,  
Jessi and Brittany

Maddy (to the right)

When I used to throw my *Guyton's Physiology* book across the room, she would pick it up, remark how heavy it was, place it back on the desk, and motivate me to go on. There is no way anyone else would stand for my leaving a Christmas party to meet a patient at the office. We are soul mates and she has given me the inner strength to go on, always.

My kids motivate me also. They motivate me by reminding me of how innocent we really are when we are born, and that the tainted ideas we adopt, later, are a result of negative conditioning. If someone is hurt, a child doesn't ask, "What's in it for me?" Children lend their support without question and without an ulterior motive. I have tried to fashion my practice to reflect that kind of innocence: Hold true to your beliefs, do your best for the patient and don't worry about yourself.

My Mom and Dad have been major positive influences in my life, too. For instance, for me, debt is an absolute, "no, no".

I refuse to take on long-term debt. My father, all my life, drummed that advice into my head. (You know what? Dads know a lot.) He taught me well how to achieve financial success. My family and I live within our means, not above it. If we don't have the money to pay for it, we do without. We don't have a specific budget *per se*; but, we have a financial accounting, at all times, of income and disbursements.

My parents also taught me the wisdom of investing wisely. To achieve any kind of financial success you must pay yourself first, even if it is a meager amount. It's amazing how that \$25.00, \$50.00, *etc.*, adds up over time. Everyone reading this, in my opinion, must set up a retirement fund. Even if you only put in \$100.00 per year, it is still \$100.00 more that you can invest to grow. If you have nothing started, you will have nothing at the end.

**TAC: Tell us more about your family.**

**Inselman:** I am very lucky to have married my best friend, Mary, and my two daughters are the light of my life. I am also the proud daddy of a 4-year-old Golden Retriever, named Madison (Maddy, for short). She is my dog, and I allow my kids to play with her. It makes me laugh, because our family could be the model for the comic strip *Family Circus*. Saturday and Sunday mornings, you can find all four of us, including Maddy, in bed, watching a family movie or just horsing around.

I also have a big sister, whom I love dearly. We are very close, in spite of my torturing her when we were growing up, because I am the quintessential little brother.

Family is very important to me. Life is very short, and we get a very limited chance to make great memories and be a positive influence on our kids. I try never to miss important functions, and I try to involve myself, as much as possible, in their activities.

**TAC: How many vacations per year do you take?**

**Inselman:** We try to get away every three months. It's important to recharge your batteries. Going away may mean just staying home and catching up with family fun time. But, we love driving vacations. My friends think I'm nuts to actually want to



be locked up in a car with kids and a dog in tow. My kids are great travelers, though, and I love that close time together.

**TAC: Do you have any hobbies?**

**Inselman:** I love softball, chess, and fishing. Last year, we took up bicycle riding as a family sport. That has given us some really great times together, even though I have to pull Jessi all the way (it gives me more exercise).

**TAC: What marketing strategies do you use to attract new patients, and to keep current patients?**

**Inselman:** I do not use traditional marketing tools, such as scripting and the symptom-of-the-month club. I do not try to get patients to commit to a lifetime of care. What I do is simply tell the patient what I found, what I can do to help them, how much it is going to cost, and about how long I think it will take them to get well. I answer their questions honestly, and reference my answers based on anatomy, neurology, physiology and biochemistry. I never accept a case that I feel I cannot truly help, or where the patient is not willing to help him- or herself, because that is a recipe for disaster.

The next thing I do is to educate my patients about health, stress, and disease.

Then, too, I do ask patients for referrals. You will be amazed how patients are eager to help you succeed. I always send written thank-you notes to our patients for referring their friends and family, and I, personally, call them on the phone to thank them.

Marketing, to me, is really nothing more than trying your best and being honest with the patient, at all times, about what you can and cannot deliver, and then delivering the goods.

Marketing, to me, is also about being treated like a human being. The present medical model treats you inhumanely. Fill out these forms, sit there, and wait for two hours; take your clothes off, and sit in this cold room, while you wait another hour for the doctor to come in. People are tired of that kind of treatment.

Contrast that to how you would feel if you got a surprise telephone call from your doctor, Sunday afternoon, just checking on how you were doing? You would be thrilled, and so would your pa-

tients. To me these are natural things that I do, because I care; to others, they may be considered marketing tools.

Keeping current patients is another story. I don't try to keep them (sorry, marketing people). People are free thinkers. They know where to come when they are ill. If you give them great service and help, they'll be back.

We have been told time-and-time-again, by management consultants, that patients must come in for a lifetime of care in order to be healthy. What if they don't want to come in for a lifetime of care? Should I get out pliers and a hammer to persuade them? I don't have the time or the energy to play that game. It's a losing battle. I treat patients on their terms. When they leave before they are corrected, you and I



Front Row: Carole Ercole, C.A., Mary Inselman, C.A., Maria Ingram, C.A.,  
Back Row: Barbara Geary, C.A., Dr. Inselman

both know, they'll be back. When they do come back, I educate them, again, about why they are ill, advise them as to what they need to do in order to be healthy, and then I leave it up to them.

Sometimes it takes three episodes over three years, but when THEY learn the message that health is a journey, not a destination, they learn the message on their terms, without persuasion; and then they can be treated properly by making the decision themselves.

I also host a weekly radio show, as well as a web page at [www.drinselman.com](http://www.drinselman.com).

Last, but not least, I host weekly lectures on different health topics in my office every Monday night.

**TAC: With your practice being a wellness-based fee-for-service practice,**

**can you tell our readers your advice about setting up and maintaining such a practice in today's health care system?**

**Inselman:** Sure. In my opinion, you have to have a solid system and method of treatment. I happen to use subluxation removal and enzyme nutrition, but any system works, as long as it is based on sound principals of science.

You, then, have to believe in yourself. Nobody is going to give you anything; you have to work for it and earn it. That means reading and educating yourself—taking postgraduate classes, and doing what it takes to become not only proficient, but, also, expert in your field.

Next, never take *no* for an answer. When I had a 100% insurance-based practice, I woke up one morning and told my wife, "I'm not accepting insurance anymore."

She said, "Are you sure you know what you are doing?"

When I went from seeing 60 patients per day to seeing 7, my wife said, "Are you still sure you know what you are doing?"

Then, when we couldn't pay the bills, my wife said, "I love you, and I believe in you; but, are you still sure this is the right thing to do?"

My answer to her was a resounding, "YES! I am doing the right thing, and we will be all right."

Again, the rest is history, as I am being interviewed for this article. Things turned out even better than I expected.

**TAC: Any final words for our readers?**

**Inselman:** Yes. Thank you for allowing me the opportunity to share my story with you. I hope that it will be a springboard for other doctors' success. It humbles me to think that I would be the subject of an interview of this type, in a prestigious journal such as this. I am grateful for the opportunity of being a chiropractor; but, more importantly, I am grateful for the confidence that my patients have placed in me, and I thank them, from the bottom of my heart, for allowing me the privilege, honor and opportunity of helping them achieve their health goals.