

S6: EPISODE 1

with Jon Kec, D.C.

CHIROPRACTICAL

80 YEARS THAT SHAPED CHIROPRACTIC WITH DR. LOU SPORTELLI



Jon Kec

80 years ago, a group of chiropractors came together with one simple mission, protect the profession they loved. Today, the organization they created is NCMIC, and it stands as one of chiropractic's most trusted names. When you talk to anyone about who helped build that foundation, there's one name that comes up that you just can't ignore.

Dr. Lou Sportelli.

He's been a clinician, and advocate, a national leader, and one of the loudest champions for chiropractic anywhere. And today, as we celebrate NCMIC's 80th year, we sit down Dr. Sportelli, a man who's lived and shaped much of the history of our profession.

Jon Kec

Welcome to a new season of Chiropractical. I'm your host Jon Kec, and today we're honored to be joined by someone whose fingerprints are all over the modern chiropractic landscape, Dr. Lou Sportelli. As NCMIC enters its 80th year, it feels only fitting that we sit down with someone who's not only see the profession evolve, but actually help do it.

Dr. Sportelli, thank you so much for joining us on Chiropractical.

Dr. Lou Sportelli

My pleasure.

Jon Kec

Let's dive in. You've seen a lot. You've been involved in a lot. So I want to go all the way back to the beginning. 2026 is NCMIC's 80th year, but let's go back again to that first year, 1946. Now, I know you were in practice and as deeply as involved as you are today then, but what can you tell us about the kind of the landscape was at the time, and now NCMIC really came to be. What was the need?

Dr. Lou Sportelli

Well, the need was that the profession was gaining licensure in some of the states, we were, you know, probably about 50% in the 40s, of licensure. There came a need for uh, obviously malpractice insurance among all professions. Not that it was big deal back then, I mean, malpractice was kind of unheard of, but it's, it was still required.

So, when the profession started to look at legitimate insurance companies that were operating at the time, they were refused to provide that kind of coverage. So, the only option, was a group of chiropractors who got together in Iowa, and basically decided, let's form our own company.

Since malpractice wasn't a big deal, the cost was low, the infrastructure was not demanding, so NCMIC got started out of a sense of need, which wasn't being filled by any other group.

Jon Kec

I'm going to ask you an on-the-spot question, and it's okay if you say you don't know, but when that first started, that initial group of doctors, how big are we talking?

Dr. Lou Sportelli

I would imagine a couple thousand. I don't think there was a, there was not a big deal. I can go back and check that, but I doubt seriously if there was a big deal. It was just, it was, it was almost like every other thing that was demanded of the profession. Here was a requirement that somebody imposed and it had to be filled with just like accreditation and licensure and all of those things that were demands on the profession that they had to comply with.

Jon Kec

Let's fast-forward a bit. Now jog my memory, your first year in practice was what?

Dr. Lou Sportelli

1963. I became a licensed and started my practice in 1963, and became a policy holder of NCMIC in 1963. So I've been a long, time, long time policy holder.

Jon Kec

What's changed both again in the profession and also I guess the profession's perception of NCMIC. What did you hear coming out of school, what was that like?

Dr. Lou Sportelli

Well, when I came out of school, I mean, there really was no other option. It was NCMIC is there, it was available. There were no, there almost were no other competitive companies at the time. Just simply because it wasn't that big of a deal. It wasn't a thriving business where they were, you know, tens of thousands of policy holders.

So NCMIC was even back then, was well known within the profession as the malpractice carrier. So it really was one of those things where you graduated from school, and you became licensed, and then you had NCMIC as your malpractice carrier.

Jon Kec

Do you remember your onboarding? What was the process like?

Dr. Lou Sportelli

Zero. It was a mail-type thing. You sent your, they got, you got your premium notice and first you applied, and then you became a policy holder. And then after that you got your notice in the mail saying, \$60 or whatever it is for your annual premium and then you sent it back, and that was it. There was some substance, but not much more than that back in the 60s.

Jon Kec

I'm sure there's not a small number of people who wish it was that still not that difficult, I don't mean that it is difficult now, but that was still so simple.

Dr. Lou Sportelli

Well, it kind of is with NCMIC. I mean, we haven't complicated the process very much, but what we've done is add an enormous amount of additional things that chiropractors required.

That's what was the growth of NCMIC, it was essentially we would provide what almost nobody else wanted to provide.

That's kind of how NCMIC just kind of grew to the company it is today because it found a need and filled it.

Jon Kec

Well, let's get there. You know, that's a great thing to talk about next, the growth of NCMIC.

So you've seen, what, 63 of the 80 years first hand ... what kind of things did you see change? How did NCMIC really influence and help stabilize the profession as it's grown over the last 80 years?

Dr. Lou Sportelli

Well, I'm going to be a little biased here, but that is the reason I got into NCMIC to begin with in the early 90s. It was because I was sort of unhappy with essentially the plethora of services they were providing. They had one product, and that was it. But my involvement from 1963 to 1990 was essentially as a practitioner, and I knew what the profession needed.

I mean, bottom line is, if you were a chiropractor and walked into a bank, you didn't get the red carpet rolled for you. The chiropractor was essentially not a good risk if you were a banker.

So, we needed some things like loans for equipment we needed. Coverage for the whole group of insurance coverages. So almost nothing was easy for the profession, all during the growth of the profession. So, NCMIC came in and filled a need, a void.

One of the things that we recognized was that the institutions, the colleges, were not essentially teaching sort of the business side. They taught the clinical side, but they didn't teach you how to be successful. There's a big difference between being a successful practitioner and being a good clinician.

NCMIC started back in the 80s. To be what they called Starting Into Practice. We went to every single college of chiropractic and basically taught them 8-12 hours of starting into practice. Fundamentals, how to be successful, how to look for a location, what to do when you got in there, how to get involved in your community, and the methods to be educating your patients.

The whole gamut is what makes a practitioner successful. We were teaching at the colleges and after we did for almost a decade, the colleges themselves began to create Starting Into Practice programs, and so now ours is still going on, but it's at a different higher level. Some of the fundamentals are being taken care of by the courses in college. So, we're doing the Starting Into Practice concept at a higher level. You just don't know where to start.

Jon Kec

Right, how do you find patients especially when you're in an area like I went to. National, the Midwest, Illinois, Iowa, Minnesota. You've got Missouri, you've got schools all over, right? So there's a high saturation of people there. The huge thing is teaching people how to get started, to be successful, and to run a business.

I think that's a fantastic place to start, because you have to get your legs under you before you can start running.

Dr. Lou Sportelli

Back in the 90s, if you think about it, is what really skyrocketed NCMIC into prominence because the 90s was a very difficult decade for the chiropractic profession. And why that is is because of the issue stroke. It became a decade-long challenge for the profession.

It was a scary challenge. It was scary for the practitioners. It was a scary time for the patients. It was a media frenzy. So what happened is that NCMIC then developed what I'll call our SWAT team of defense counsel. So two things got combined. Number one, the expertise of the claims department within the framework of NCMIC, which ultimately became a crack organization.

They really knew and understood claims. The interesting part about that was not just like a little business, it was, you can almost hear it in the language. It was a called a doctor. It was about ownership. Being taken care of in the claims division, and then to retain a SWAT team of defense attorneys, which we did a defense counsel seminar on an annualized basis because the malpractice case for a chiropractor and a malpractice case for a medical physician is entirely different.

What was did was we didn't teach our attorneys how to defend a malpractice case, we taught them what chiropractic was so they could defend it better.

So, the overarching feeling was that if I'm an NCMIC policy holder, I'm in good hands, I feel secure. I know that this company is going to go to bat for me.

And I think that sentiment still prevails today. I think people, matter of fact, when you're at seminars and so forth , and of our people from NCMIC go, doctors come up to them and say, you know, I've been in practice for 30 years or I'm 26 years, we'll say, "how do you know that?"

Well, because they started with NCMIC

when the started practicing, and that's a comfort level. So when you can feel that secure with a company, that's why NCMIC's stability and recognition and reputation within the profession survives.

[Jon Kec](#)

One thing I want to make sure we talk about you, today our motto is "We Take care of Our Own", and that message has grown and developed over the 80 years. You've given us some background on that with the Starting Into Practice program, trying to find financial support for practices. But what does that message mean in your mind, for new doctors coming out and for doctors in practice today? Where do you maybe see that best way for NCMIC to continue taking care of our own into the future.

[Dr. Lou Sportelli](#)

First of all, let's define our own. What does that mean? Sure, it means from our point of view, from NCMIC, it's our own employees. I recall reading a book, the title was that our customers come second, and I thought that was an intriguing title to the book. And what did he mean? Well, what he meant was, if you don't take care of your employees, they will not take care of your customers. So,

NCMIC started with an employee culture that I just simply love, because it's NCMIC taking care of its employees.

Then the second thing, what do we mean by taking care of our own? Well, I can tell you that back in the early 90s, and this is a little history lesson right here. The prevailing situation in so many companies is if there were claims, it was far easier to settle a spurious claim for \$10,000 to \$15,000 than what it cost them to open a file.

So that was the prevailing wisdom at the time. Let's get rid of it. Well, in the early 90s, NCMIC drew a line in the sand and basically said, we are not going to settle any claim that is not meritorious.

So we drew a line in the sand and said we'd rather spend \$100,000 in a legal defense fee than we would to spend \$10,000 on a claim that's unjustified.

When we drew a line in the sand back in the 90s, I mean, you can tell the plaintiff's attorneys knew that if you were going to use one of our policy holders, you better be prepared to go to the mat. It took about four or five years for that mindset to occur, and that's where we are today.

So, NCMIC takes care of our own, and the time when the chiropractor is at their most vulnerable time in their entire practice, when they're being sued.

So, there are vulnerabilities there. So NCMIC basically walks with them, holds their hand through the entire process, and they know they have the finest defense counsel and the finest claims division they could possibly have.

If you're a practitioner and somebody sues you, it's seriously traumatic. And so we try to take care of that doctor in every way we can from the legal aspect to the psychological aspect.

Jon Kec

I don't think there's any way you can really truly explain that until you've gone through, but once you've gone through it, there's no replacement for that because there is so much more that's going on in a claim right? Because you've got your life side of things, you've got your practice side of things, you've got all the stress of all that married together.

I think a lot of people would look at that and go, you guys want to settle it? You guys just want to pay to make it go away? Great, let's do that. But then they forget, there's all the after effect of that too right? There's all the national practitioner data bank reporting, the licensure board stuff. There's a whole snowball that starts rolling as soon as money starts going out and make it go away. Now the easy fix isn't going to be the easy fix long term, and it will cycle.

Dr. Lou Sportelli

Especially when you didn't do anything wrong.

Jon Kec

Exactly

Dr. Lou Sportelli

And the other thing about NCMIC, you talked about, how did it grow? Well, its got its tentacle out everywhere and saying, okay, what's happening in the current world? Sure, you know, back in the 60s, 70s, and 80s, I mean, there wasn't even internet service. I mean, we didn't have you know, I joke and say when I started, they didn't even have a recorder. So, if you think about how fast the progress of technology is, NCMIC looks at the landscape and says, ok, and then pretty soon came electronic payment.

So NCMIC said, okay, that's what our doctors need. Let's get the best merchant processing we can give them. Lets get the best credit card. They all need credit cards. So the things chiropractors needed, NCMIC was keenly aware of, and then provided the service in a spectacular way, because they were the company that basically took care of their own.

And I just said, it's a wonderful kind of a concept that you know, NCMIC, fortunately, is a mutual company, we don't have to worry about Wall Street.

It was a wonderful kind of opportunity for NCMIC to emerge an industry leader.

Jon Kec

I don't want to gloss over that fact, because I think that is, for me, at least, when I start to think about it, that mutual status really is a big of part of the crux of the We Take Care of Our Own because it gives NCMIC that ability to really focus on the policy holder. Moving beyond the employee conversation before to the policy holder to really focus on them and decision and new offerings and whatever it may be, is run against the lens of what makes the most sense for the policy holder, the chiropractor, and the profession to really make sure we're doing those things to take care of our own.

So that's fantastic, and I think you're running your, your train of thought right. In the same line I am. You kind of alluded to this, I should say, before the ever-changing landscape. What does the future look like? What do you see coming up on the horizon that maybe NCMIC needs to be thinking about looking at to continue to take care of their own?

Dr. Lou Sportelli

Well, there's no question that the landscape is changing just right before our eyes, even at the moment, for example. From 1960, essentially let's use 1960 to 2000 as a 40 year mark. Most chiropractors graduated from school and they had essentially, well, not many options.

They graduated from school and the option was to open your own practice or to be an associate with somebody, or go in with your parents or, most of the chiropractors that second, third generation, but there were limited options. The limited options where you were going to open your own practice or you were going to associate with somebody.

Well, now you fast forward to the end of the 20th century, and you wind up saying, okay, what's happening now?

If you look at the landscape, you're starting to see the evolution of franchises. So, a doctor gets out of school and today, they have a couple of options.

They can open their own practice. They can buy practices because there now is a huge percentage of people in their retirement mindset that want to sell their practice. They can go into the VA, there are research opportunities for them, or they can go into a franchise. Well, none of that was possible before.

So now there's options, and what we're seeing is just like in medicine, about 85%, if my memory serves me correctly, about 85% of the medical physicians are now employees of large hospital networks.

That's a very different model of practicing medicine. They are not autonomous. They basically now are corporate, and so they're owned by essentially the hospital networks. So it's very different style of practice. It has its advantages and disadvantages.

Same thing with the chiropractor, either going into your own practice or many of them didn't want the responsibility of running a business so they go into a franchise. So there's a lot of options here. So, is the landscaping changing? It certainly is, and I see the biggest growth for us in the next 10 to 15 years is to be within the framework of those large integrated health networks.

And why I say that with some confidence is because when you consider the cost of healthcare itself and the model that we're using, which is the fee for service model, which incentivizes doing things that really are kind of unnecessary. And so what we're going to start to see is, economists, not medical physicians, controlling the system. Economists looking at this will say wait a minute, okay, is there a way when you consider, just consider musculoskeletal for example.

I forget about 50% of the cases are of a musculoskeletal nature. Now we know that, the outcome often depends on which provider you see as to whether or not only the cost, but the outcome.

So what they're looking at now is, if we're going to have to change this model that we've been using for years and years and years and change it to a value-based model, there's no question that chiropractic fits into that.

First line of defense because it's the least expensive and probably the most effective. Successful for at least 50% of the conditions.

I mean, up to now, the healthcare system has been siloed. So, this silo didn't talk to this silo. So, if you're going to cut something out, that's why chiropractic was so easy to cut out of the system, cut out of the reimbursement system.

They took the silo of chiropractic, just simply cut it out and said, okay, we're going to have to save a few dollars here. What they failed to realize, what if they double that silo, they would save twice as much in what is being used, as essentially care that wasn't valid. So I think we're going to start to

see now in this whole Make America Healthy Again movement. We're starting to hear things that we chiropractors in it. It just makes my heart warm to hear about the fact that we finally recognize that we have a natural immunity system.

Chiropractors have been talking about that for years and have been kind of ignored. So that we're starting to, we're starting to see now a groundswell movement of the recognition of the principles that the power that made the body heal the body.

The fact that the least intervention should be the first intervention. I mean, it's really a tsunami at its early stages of change.

Jon Kec

So as a new student, or an early year doctor coming out. Do you think that as this integration likely happens over the next 10 to 15 years as you put it, is this something that's going to be a fight to make happen, or is this going to be the larger health systems coming to chiropractic and saying, hey, we need in our buildings, in our systems, in our networks, whatever it may be?

Dr. Lou Sportelli

Absolutely, and the reason for that is simply, well of course, I come from the contain and eliminate issue and ear.

As a matter of fact, it's kind of ironic. I graduated in practice, started practicing in 1963, and that was the year the Committee on Quackery was formed, and it's designation that they were going to first contain then eliminate the profession. So when you think about it, the fact that we've come full circle.

But back then, we had no evidence. We had no research but now thanks to NCMIC and its 20 year research project that's been involved with. The data is coming out now all the time. That's the way the system going to work. The system's going to work it, we can't continue in this system we're at.

It's just too costly. The system will collapse of its own weight. So there has to be kind of a new look at the system. I know people look at me and say you, you're optimistic and kind of nuts. No I'm not. I've been around long enough to remember how this system works and how it began and how it's changing.

And now, I'm starting to see evidence all over. The change in the model and the incorporation of the most conservative and least costly, but more most effective is now being looked at because economics always rules the day.

I mean, if you want to know the real answer to any question, follow the money.

Jon Kec

Fortunately, and unfortunately that is. It's definitely a big driver. Well that's exciting to hear, because you know, In know there's been a lot, since I came out in 2014, there's been a lot conversation around some doctors doing integrative stuff with hospital facilities that, that first doctor in the health system in this town or whatever it may have been.

And I've seen some of the spine ortho collaborative stuff with some of the larger franchises and how that's all starting to work together. So it's definitely been an exciting path. It'll be very interesting to see where it goes. I love the fact that it doesn't, in your opinion, sound like it's going to be a fight anymore.

It's going to be more of an embraced relationship, regardless of why that's going to hopefully bring those professions together, those disciplines together, and ultimately the care to people, which what we're trying to do.

[Dr. Lou Sportelli](#)

When you look at just, and nothing in a derogatory sense, but when you think the reason is welcoming is the fact if you look at the education of the medics in terms of their primary health care, they basically have no musculoskeletal education. They have almost no nutritional education. So the professions that are going to evolve and grow stronger are going to be the chiropractic profession and the naturopathic profession.

Why? Because the naturopaths are dealing with nutritional aspects and the chiropractors are dealing with this incredible musculoskeletal nervous system. So it's the areas that are voice currently in the medical system where they get in. Matter of fact, that's why even 30 or 40 years ago, orthopedic surgeons used to like to get a referral from a chiropractor.

The reason is because if they get referrals from their local medical physician, those patients did not need surgery.

But when they get a referral from a chiropractor where the patient had already been through a conservative care regiment, they were the patients that ultimately needed the services, and that's why the orthos embraced us, because they loved the chiropractor. When they got a patient for a chiropractor, they knew darn well that they'd already been through a series of conservative care. So I mean, when you think, and you take, make that same model into the larger system, then you're going to see why the chiropractors will be essentially involved in the system at the early stages.

[Jon Kec](#)

Well, I love hearing that positive perspective for the future. I know that a lot of our listeners are going to welcome that as well because it's been a long time coming for sure.

[Dr. Lou Sportelli](#)

Well you know, there's been a tremendous amount of really positive things that have happened to the profession. I mean, we go back to the early Wilke case. Nobody would've believed, I mean, that's one of the advantages of being as old as I am at the moment, having seen all of this over the last, you

know 60 years, is I've been able to have a view from 30,000 feet. Because when you're on the ground, you really can't see the skirmishes.

But when you're looking at it top down, we've made some unbelievable accomplishments. As a profession, a small union, we're disorganized, I mean, we really are not a powerful force as an organizational issue. Each chiropractor is particularly powerful in his or her own community.

But as a collective organization, I mean, it's only 60,000 chiropractors in the United States practicing. I mean, that's not a big deal. One of our advantages that we had before computers, BC I'll call it, was the fact that we had to basically talk to each other and meet with each other and grew to know each other as friends.

So therefore, the common cause was understood. But as the technology connected us more technologically, it connected us less as human beings. I didn't get a chance to know you. I didn't get a chance to have dinner with you. I didn't get a chance to know what your challenges were. It sort of made us together, but it made us apart more, we didn't know each other.

And part of the problem with a chiropractor's advancement today is that there is not a real strong collective organization that represents chiropractic, we're still in that kind of figuring it out phase.

And we don't have a, another one of the things when you have, when you have an enemy, you rally around the enemy.

We had enemies, we had licensure as an enemy, we had the AMA as an enemy. We had accreditation as an enemy. So we had a common enemy. Today, the existence of chiropractic is pretty good. There's not a common enemy that we can fight.

The closest thing we have to a common enemy is essentially changing Medicare. Why is that important? It's important because Medicare is the nation model that's standard. So you're in a very unfortunate position with Medicare. So we've got to come together in some way, shape or form, and that archaic language that's essentially been an albatross around the profession's neck for essentially 60 years, and get it off our back. But to really the individual DCs to a common cause is as big a challenge we've ever had.

Jon Kec

When you look back at all the stuff, everything you've done as a clinician, as the leader of a company, as a board member focused on furthering the profession, what would you like to look back on your time and say, hey this is what I did, this is how I impacted the profession, the people I've touched, whatever it is. What do you want people to really remember about your time in the chiropractic profession?

Dr. Lou Sportelli

I hope that they will look at the track record and say you know, he helped to advance the profession. I think when you go through life and you through all these issues and all of these challenges, you

really don't think about either the success or the failure of what you're doing, you're just concentrating on what the hell you're doing at the moment, at the next step.

If you look retrospectively and you say, I think part of what drives me and what driven me from the time I entered chiropractic until today is the injustice. I think injustice has been one of the things that motivates me every single day. Okay, there is an injustice to this profession that needs to be corrected.

I was hoping that some way, shape or form, I was a champion of that injustice. And I basically, at the end of my email I say, happiness is finding yourself in a cause that is greater than yourself. I think that is kind of what kept me going all this time, that I basically felt that I was at least making some difference.

I was at least focused on challenging and changing the injustice. But I would say that NCMIC, in my view, prejudiced as it is, has been the singular biggest factor in the advancement of this profession, bar none. There are things that NCMIC has done that will probably never be revealed because it was never a desire for NCMIC to claim credit. So they participated and supported almost every endeavor that's advanced this profession, and I couldn't be any prouder of the company.

Jon Kec

Let me just say thank you. I know a newer doctor in the profession, I didn't have to deal with a lot of the things that I could have because of people like you, all the people that came before us, so I appreciate everything you did , big and small, that you've forgotten about or not throughout your time in those roles, because they've been immensely helpful to people like myself and the profession in general.

I cannot thank you enough for that and all the information here today. Thank you for joining us, that was a fantastic conversation.

Dr. Lou Sportelli

My pleasure, and hopefully we'll get a chance to do this again on a wider topic.

Jon Kec

Absolutely, I would love to do that, thank you for your time today. Have a wonderful rest of your day.

Dr. Lou Sportelli

Will do, thank you.

Jon Kec

Thank you again Dr. Sportelli, you're truly a legend. The profession and a voice that has impacted so many of us. We're 80 years in and NCMIC is still rooted in the very same idea that started it all ... chiropractors, the fact that they deserved someone who understood their world, their fights, and was invested in their future.

There's no better reminder of that than the words and wisdom of Dr. Lou Sportelli.

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You can also connect with us at AskNCMIC@NCMIC.com, or reach me directly at JKec@NCMIC.com. Thank you so much for joining us today, I'm Jon Kec, and this has been Chiropractical.