



Cigna Medical Coverage Policy

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Subject **Chiropractic Care**

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Coverage Policy

In certain markets, delegated vendor guidelines may be used to support medical necessity and other coverage determinations.

Chiropractic care is specifically excluded under some health benefit plans. When covered, chiropractic care may be subject to the terms, conditions and limitations of the applicable benefit plan's Short-Term Rehabilitative Therapy or Chiropractic Care Services benefit and schedule of copayments. Many benefit plans include a maximum allowable benefit for duration of treatment or number of visits. When the maximum allowable benefit is exhausted, coverage will no longer be provided even if the medical necessity criteria described below are met. In addition, chiropractic care provided to treat an injury or condition that is work-related or was sustained in the workplace may require coordination of benefits (COB). Please refer to the applicable benefit plan document to determine the terms, conditions and limitations of coverage.

If coverage for chiropractic care is available, the following conditions of coverage apply.

Cigna covers chiropractic manipulation and adjunct therapeutic procedures/modalities (e.g., mobilization, therapeutic exercise, traction) as medically necessary when ALL of the following conditions are met:

- A neuromusculoskeletal condition is diagnosed that may be relieved by standard chiropractic treatment in order to restore optimal function.
- Chiropractic care is being performed by a licensed doctor of chiropractic who is practicing within the scope of his/her license as defined by state law.
- The individual is involved in a treatment program that clearly documents all of the following:
 - a prescribed treatment program that is expected to result in significant therapeutic improvement over a clearly defined period of time
 - the symptoms being treated
 - diagnostic procedures and results
 - individualized treatment plan with identification of treatment goals, frequency and duration
 - demonstrated progress toward significant functional gains and/or improved activity tolerances

Following previous successful treatment with chiropractic care, Cigna covers chiropractic manipulation and adjunct therapeutic procedures/modalities (e.g., mobilization, therapeutic exercise, traction) as medically necessary for an acute exacerbation or re-injury when ALL of the following criteria are met:

- the individual reached maximal therapeutic benefit with prior chiropractic treatment
- the individual was compliant with a self-directed home care program
- significant therapeutic improvement is expected with continued treatment
- the anticipated length of treatment is expected to be short-term

Cigna does not cover chiropractic manipulation and adjunct therapeutic procedures/modalities (e.g., mobilization, therapeutic exercise, traction) for ANY of the following, as they are considered not medically necessary:

- for manipulations or adjunct therapeutic procedures/modalities that are not related to the individual's symptoms, not likely to result in sustained improvement, or do not have defined endpoints, including maintenance, preventive or supportive care or care provided to prevent reoccurrences or slow deterioration
- services provided to reduce potential risk factors where significant improvement is not expected
- for services that are expected to produce duplicative results when provided by a physical therapist or other health professional

Cigna does not cover the following treatments/programs because they are considered to be nonmedical, educational or training in nature and thus are not medically necessary. In addition, these treatments/programs are specifically excluded under many benefit plans:

- work hardening programs
- back school
- vocational rehabilitation programs and any program with the primary goal of returning an individual to work
- services for the purpose of enhancing athletic performance or for recreation

Cigna does not cover chiropractic manipulation and adjunct therapeutic procedures/modalities (e.g., mobilization, therapeutic exercise, traction) for treatment of non-neuromusculoskeletal conditions because it is considered experimental, investigational or unproven.

Cigna does not cover ANY of the following procedures because each is considered experimental, investigational or unproven:

- digital radiographic mensuration
- digital postural analysis
- low level laser therapy

- vertebral axial decompression therapy and devices (e.g., VAX-D, DRX, DRX2000, DRX3000, DRX5000, DRX9000, DRS, Accu-SPINA™ System, IDD Therapy® [Intervertebral Differential Dynamics Therapy], Tru Tac 401, Lordex Power Traction device, Spinerx LDM)
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General Background

Chiropractic is a health care profession that focuses on disorders of the musculoskeletal system and the nervous system, and the effects of these disorders on general health. Chiropractic services are used most often to treat neuromusculoskeletal conditions.

Chiropractic care may be a primary method of treatment for some medical conditions, and for others it may complement or support medical treatment. Chiropractors may refer patients to the appropriate health care provider when chiropractic care is not suitable for the patient's condition, or the condition warrants co-management in conjunction with other health care providers. In many cases, such as lower back pain, chiropractic care may be a patient's primary method of treatment. When other medical conditions exist, chiropractic services may complement or support medical treatment by relieving the musculoskeletal aspects associated with the condition.

Spinal manipulation (sometimes referred to as a "chiropractic adjustment") is a common, therapeutic procedure performed by doctors of chiropractic. The purpose of spinal manipulation is to restore joint mobility by manually applying a controlled force into joints that have become hypomobile, or restricted in their movement, as a result of a tissue injury. Tissue injury can be caused by a single traumatic event or through repetitive stresses. In either case, injured tissues undergo physical and chemical changes that can cause inflammation, pain, and diminished function for an individual. Manipulation, or adjustment of the affected joint and tissues, restores mobility, thereby alleviating pain and muscle tightness, allowing tissues to heal. In addition to manual therapy and therapeutic exercise, other modalities, both passive and active, are often used as adjunct treatments throughout the treatment program.

Various manipulative/adjustment techniques may be employed by doctors of chiropractic, and practitioners may vary in the approaches utilized. The term "spinal manipulation" refers to all types of manual techniques. While many techniques are taught both in and outside the established curriculum, the most widely taught techniques include the following:

- Diversified: This is the most commonly used of all techniques and employs a high-velocity, low-amplitude thrust that usually results in cavitation of a joint.
- Extremity manipulation/adjusting: This application is used for joints other than the spine, such as the shoulder, elbow, wrist, hand, finger, hip, knee, etc., and may be used for carpal tunnel syndrome, gait or posture-related problems.
- Activator methods: This employs the use of a hand-held spring-loaded instrument-based manipulation/adjustment protocol. Force is generated by the appliance (e.g., Activator Adjusting Instrument [Activator Methods International, Ltd., Phoenix, AZ] and can be used as a primary treatment method for all patients.
- Gonstead: This technique is a variation of the Diversified technique and utilizes manipulation/adjustment by hand that results in joint cavitation, and may use radiograph analysis, palpation, and temperature gradient studies to determine which segments to manipulate.
- Cox flexion distraction: This technique employs the use of mechanical and hands-on manipulation/adjustment by utilizing a special table where traction is applied to the spine and the spine is flexed forward. This technique requires active participation from the physician and is not primarily mechanical and provider passive such as with mechanical traction or a traction table. It is primarily used to treat disc herniation, non-disc spinal disorders, and to increase mobility of the spinal joints.
- Thompson: This is also a variation of the Diversified technique using a table with several segments called drop pieces. The drop pieces assist the thrust while minimizing the force used for the manipulation/adjustment.

Chiropractic care may be employed as a treatment for many conditions of the spine, such as low-back pain and cervical and thoracic spine disorders. Chiropractic care may be used as treatment for extremity joint and

temporomandibular joint (TMJ) conditions. In addition, chiropractic care has been utilized for the treatment of idiopathic scoliosis however scientific evidence is limited and the efficacy of manual therapy for correcting the scoliotic curve or progression of the curve has not been established in the peer-reviewed published scientific literature. The long-term safety and effectiveness of the use of chiropractic management and manual therapies in the treatment of non-neuromusculoskeletal conditions, including but not limited to hypertension, obesity, rheumatoid arthritis, smoking, asthma, colic and otitis media have not been proven in the medical literature through long-term, randomized, controlled clinical trials.

Most studies involving the long-term safety and effectiveness of spinal manipulation have been done on adult populations. Thus, no generalizations can be made regarding the long-term safety and effectiveness of spinal manipulation for other populations.

Response to chiropractic treatment typically occurs within four weeks. Continuation of chiropractic care is considered medically necessary until a maximum therapeutic benefit has been reached, when the patient fails to show improvement, or when a pre-injury level of functioning has been reached. Chiropractic physicians should document in clinical records the objective findings and subjective complaints that support the necessity for a chiropractic treatment regimen. A treatment plan should be developed with planned modalities (frequency and duration), measurable and attainable goals (short- and long-term), and anticipated duration of care. There should be a reasonable expectation that the identified goals will be met. The following are recommended:

- If conservative care is appropriate, a short course (not to extend beyond four weeks) is warranted. If the patient demonstrates objective evidence of improvement, additional care may be appropriate.
- The provider should attempt to integrate some form of active care. Continued use of passive care modalities may lead to patient dependency and should be avoided.
- Passive modalities may be helpful for short term relief of the acute signs of inflammation (e.g., pain, muscle spasm, swelling, loss of function). The utilization of passive modalities is not considered medically necessary once the acute phase of care is over.
- The utilization of more than 2–3 passive modalities per office visit is excessive and is not supported as necessary.
- These rules hold true for acute, chronic and postsurgical cases. No matter what specific treatment is chosen, it must yield identifiable, objective outcomes to establish the necessity of care.

The treating physician commonly determines that a patient is unresponsive to a treatment program when two consecutive reexaminations demonstrate lack of progress. When this occurs, the physician should develop an alternate treatment program, focusing on a change to overcome the patient's lack of improvement. If there is still no continued improvement in outcome assessment at the end of the third to fourth week of a treatment program, consultation or referral may be indicated.

The chiropractor should document at each visit and periodically how the patient is progressing. This documentation should contain both quantitative and qualitative measures that clearly define level of function and/or activity tolerance. If improvement is demonstrated, continued treatment should reflect ongoing patient progression toward identified goals.

Preventive, Maintenance and Supportive Care

In many cases, musculoskeletal conditions do not resolve completely within one or two months. Once maximum therapeutic benefit from chiropractic care has been obtained, additional chiropractic care may be considered as elective preventive/maintenance care or supportive care. Supportive care, also referred to as ongoing care, is defined as long-term treatment or care that is therapeutically necessary. It is considered a treatment for patients who have reached a maximum benefit but fail to sustain the benefit and progressively deteriorate when removed from treatment programs. The potential for the patient to develop dependency on ongoing care should be considered in treatment planning. Once a maximum benefit has been reached, continuing chiropractic care is considered not medically necessary.

Preventive/maintenance care is defined as elective healthcare that is typically long-term, by definition not therapeutically necessary, but provided at intervals (preferably regular) to prevent disease, prolong life, promote health and enhance the quality of life. Ongoing preventive/maintenance care may include patient education, screening procedures to identify risk, a home exercise program (HEP), and lifestyle modifications in the hope of

promoting optimal health. Evidence in the published, peer-reviewed, scientific literature has not shown that preventive chiropractic services are effective and improve long-term clinical outcomes.

Exacerbation/Re-injury

Once maximum therapeutic benefit has been reached and documented, additional chiropractic services may be warranted when there is an exacerbation of the condition or re-injury. Management of chronic pain conditions involves an understanding and compliance with self-directed home care, and when self-directed care fails to sustain previously achieved gains during exacerbation or re-injury, a short course of treatment (i.e., 1-6 visits per episode) may be necessary (Farabaugh, et al., 2010 [Council of Chiropractic Guidelines and Practice Parameters [CCGPP]).

Evaluation of the need for chiropractic services for exacerbation or re-injury should include detail surrounding the individual's response to previous and current modalities of treatment, response to absence of treatment, that maximum therapeutic benefit was reached and documented, analgesic pattern use, patient-centered outcome assessment tools, and any other health care services that have been used to manage symptoms (Farabaugh, et al., 2010). Clinical documentation should clearly describe the condition that requires additional treatment sessions, and that the condition is an exacerbation or re-injury.

According to the CCGPP consensus recommendations for the management of chronic spine related conditions, "An exacerbation is characterized by a return of atypical pain and/or other symptoms and/or pain-related difficulty performing tasks and actions equivalent to the appropriate minimal clinically important change value for the outcome of interest." (Farabaugh, et al., 2010).

Adjunct Modalities

In addition to spinal manipulation, which is a manual therapy, other modalities, both passive and active, are often used as adjunct treatments. Passive modalities include treatments such as electrical stimulation, therapeutic ultrasound, high-voltage galvanic stimulation, therapeutic heat, cryotherapy, passive assistive exercise, traction, diathermy and massage. Passive modalities are most effective during the acute phase of treatment, as they are typically directed at reducing pain and swelling. They may also be used during the acute phase of an exacerbation of a chronic condition. The optimal duration of a course of passive modalities is a maximum of one to two months, after which their effectiveness diminishes, and patient dependency may develop. Treatment plans for patients who are at risk for developing chronic conditions should de-emphasize passive care and refocus on active care approaches. When utilizing passive modalities after a lasting physiological benefit has been reached, the modalities serve only to facilitate the manipulation and are considered integral to the manipulative procedure.

Most uncomplicated cases can be adequately managed with spinal manipulation plus one or two adjunct modalities. Using more than two to three adjunctive passive modalities in one visit, in addition to joint manipulation, is considered excessive and not of proven benefit. Chiropractic care provided five or more times per week for more than one week is generally not medically necessary. The provision of duplicate services by other providers, such as physical therapy for the same condition, is not typically warranted.

As swelling and inflammation are reduced, the need for stabilization and support is replaced by the need to increase range of motion and restore function. Active modalities include increasing range of motion, strengthening primary and secondary stabilizers of a given region, and increasing endurance capabilities of the muscles. Active modalities focus on patients' active participation in their exercise programs. Progressive resistive exercises are considered an active modality. Many active modalities focus primarily on patient education and training (e.g., back to school, work hardening programs, vocational rehabilitation programs, functional restoration programs, weight training, endurance training). Active modalities may be performed independently and safely by the patient in a setting not medically supervised.

Chiropractic Scope of Practice

Chiropractic care is licensed and regulated in all 50 states. State statutes determine the scope of clinical procedures that chiropractors may legally perform in their respective jurisdictions. Providing care for neuromusculoskeletal conditions using manipulation as a primary intervention is within the scope of practice in all states. All states currently exclude prescribing drugs and performing major surgery from chiropractic practice (AHCPR, 1997). The legal right to use other procedures, including modalities, myofascial works, and acupuncture, varies from state to state. Some states have expansive scopes of practice that may include

specialty diagnostic testing, pelvic and rectal exams, venipuncture, and acupuncture. Specific state licensure information should be referenced when there is any question about the scope of license.

Laboratory Testing: Conservative management of neuromusculoskeletal conditions does not routinely include the use of laboratory testing.

Diagnostic Imaging: Diagnostic imaging, which may be used as a screening procedure for some conditions, is used far more often than laboratory procedures (AHRQ, 1997). The need for frequent diagnostic images for purely biomechanical analysis is not well-supported, nor is the need for imaging patients prior to release from care. The decision for radiographic re-examination should be based on patient symptoms, physical findings, and the potential impact of the results of the examination on the treatment plan and on net health outcome.

Diagnostic ultrasound should only be performed for valid medical reasons, according to the American College of Radiology (ACR) practice guidelines for performing and interpreting diagnostic ultrasound examinations (2014). While some guidelines indicate diagnostic ultrasound may be indicated for musculoskeletal conditions, according to the American Institute of Ultrasound Medicine (AIUM) guidelines, the indications are for musculoskeletal interventions, and include, but are not limited to, aspiration of cysts, fluid collections and abscesses, arthrocentesis, ultrasound-guided biopsy and injections (AIUM, 2012). Additionally, the AIUM issued the following statement, "The use of diagnostic spinal ultrasound (for the study of facet joints and capsules, nerve and fascial edema, and other subtle paraspinal abnormalities) for diagnostic evaluation, for evaluation of pain or radiculopathy syndromes, and monitoring of therapy has no proven clinical utility" (AIUM, 2014).

Other special studies that may be used as part of a conservative treatment plan include nerve conduction studies, electromyography studies, and other imaging techniques. The clinical utility of some laboratory testing, diagnostic tools, and/or rehabilitative devices, has not been proven in the medical literature through well-designed clinical trials and the published scientific evidence is insufficient to show improvement in net health outcomes when these services are performed. Consequently, the use of any of the following procedures and/or devices remains unproven or not medically necessary:

- diagnostic musculoskeletal ultrasound for soft-tissue injury
- surface electromyography/paraspinal electromyography
- massage therapy, if not performed in conjunction with other modalities or manipulation
- hot or cold packs used in the absence of other modalities or manipulation
- iontophoresis or phonophoresis, if not employed in conjunction with other modalities or manipulation
- thermography
- MedX lumbar/cervical extension machine
- Cybex back system/BioDex
- vertebral axial decompression therapy and devices (e.g., VAX-D Therapeutic Table[®], Decompression Reduction Stabilization[®] System [DRX])
- spinal ultrasound

Digital Postural Analysis: Posture analysis is a method by which deviation in posture may be determined, theoretically identifying areas that are likely to cause or are causing pain. Various systems may be utilized to conduct posture analysis and include software systems for analyzing digital/video images. Following the procedure, a report is produced identifying posture deviations. Postural analysis may be used to document posture before and after treatment sessions, to educate individuals regarding deviations and causes of pain and to customize and monitor treatment plans. However, there is lack of evidence in the peer-reviewed published scientific literature evaluating this technology and conclusions cannot be drawn regarding the added benefit of digital postural analysis and how this technology affects treatment plans to improve clinical outcomes.

Digital Radiographic Mensuration: Digital radiographic mensuration, also referred to as radiographic digitization, or computer-aided radiographic mensuration analysis (CRMA), refers to a computerized analysis of osseous geometric relationships, often employed as part of postural analysis. Mensuration is a term that refers to chiropractic line measurements, with or without computer digitalization and may be used to assess subluxation and alignment. Historically, chiropractic line measurements were drawn manually on radiographs with the use of rulers, pencils and protractors. Manual marking techniques may lead to error and more recently, computer aided or digitalized mensuration has been utilized, theoretically providing results more rapidly and with

less variance. Although published data comparing digital radiograph mensuration to manual methods is limited, a few results for reliability testing have been published and lend some support to concurrent validity when compared to manual methods (Trojanovich, et al., 2000). However, well-designed clinical trials supporting efficacy are lacking in the medical literature and there is insufficient evidence to support that the use of this technology adds any benefit or improvement of health outcomes when compared to standard chiropractic techniques.

Low Level Laser Therapy: Low-level laser therapy (LLLT) refers to the use of red-beam or near-infrared lasers with a wave-length between 600 and 1000nm, power from 5–500 milliwatts. LLLT is also referred to as cold laser therapy, low-power laser therapy (LPLT), low-intensity laser and low-energy laser therapy. LLLT includes an extensive variety of procedures involving several laser types and treatment methods. There does not appear to be standards regarding the laser dose, number of treatments or the length of treatment. Its use has been proposed for various applications, including for the treatment of musculoskeletal conditions. However, evidence in the peer-reviewed scientific literature demonstrating that LLLT is effective for musculoskeletal or other medical conditions is lacking.

Vertebral Axial Decompression: Vertebral axial decompression therapy, also referred to as mechanized spinal distraction therapy, has been proposed as a nonsurgical treatment for back pain. Vertebral axial decompression is based on a theory that decreased load bearing (i.e., unloading) at the affected site will decrease pain and promote healing. These devices utilize computer-controlled mechanical tables to apply distractive tension, or stretching, along the spinal axis. Vertebral axial decompression devices are typically used in a clinic or rehabilitation setting and include the VAX-D (VAX-D Medical Technologies LLC, Oldsmar, FL), DRS system (Professional Distribution Systems, Inc., Boca Raton, FL), DRX2000 (Axiom Worldwide, Inc., Tampa, FL) and other FDA-approved devices. Evidence in the peer-reviewed published scientific literature is insufficient to validate improved clinical outcomes (e.g., reduction of back pain, improved functioning) as a result of vertebral axial decompression therapy. While several technology assessments have been published, effectiveness of the various devices have not been proven when compared to standard equipment or testing.

Other Common Medical Practices

Although there is no recent update, the Agency for Healthcare Research and Policy (AHRQ) self-care recommendations for acute adult low back problems include activity modification to avoid irritation of the back condition (maintaining enough activity to avoid weakening of muscles, using proper body mechanics, and avoiding heavy lifting); low-stress exercising; and a gradual return to normal activities (AHRQ, 1997).

Common medical practices that may also be used to manage neuromusculoskeletal conditions, such as sprains and strains, include home use of nonsteroidal anti-inflammatory drugs (NSAIDs), cold packs, moist heat, rest and a gradual increase of activity.

Use Outside of the US: No relevant information

Summary

Chiropractic care involves neuromuscular treatment in the form of manipulation and adjustment of the tissues of the body, particularly of the spinal column. Chiropractic procedures may include spinal manipulation and mobilization in combination with both passive and active adjunctive modalities aimed at improving joint motion and function. Providing care for neuromusculoskeletal conditions using manipulation as a primary intervention is within the scope of practice in all states. Response to treatment is typically demonstrated within four weeks of therapy. When the patient reaches a maximal level of functioning or activity tolerance or fails to show improvement, chiropractic care is no longer medically necessary.

Coding/Billing Information

Note: 1) This list of codes may not be all-inclusive.

2) Deleted codes and codes which are not effective at the time the service is rendered may not be eligible for reimbursement.

Covered when medically necessary:

CPT®* Codes	Description
97010	Application of a modality to 1 or more areas; hot or cold packs
97012	Application of a modality to 1 or more areas; traction, mechanical
97014	Application of a modality to 1 or more areas; electrical stimulation (unattended)
97016	Application of a modality to 1 or more areas; vasopneumatic devices
97018	Application of a modality to 1 or more areas; paraffin bath
97022	Application of a modality to 1 or more areas; whirlpool
97024	Application of modality to 1 or more areas; diathermy (e.g., microwave)
97026	Application of a modality to 1 or more areas; infrared
97028	Application of a modality to 1 or more areas; ultraviolet
97032	Application of a modality to 1 or more areas; electrical stimulation (manual), each 15 minutes
97033	Application of a modality to 1 or more areas; iontophoresis, each 15 minutes
97034	Application of a modality to 1 or more areas; contrast baths, each 15 minutes
97035	Application of a modality to 1 or more areas; ultrasound, each 15 minutes
97036	Application of a modality to 1 or more areas; Hubbard tank, each 15 minutes
97110	Therapeutic procedure, 1 or more areas, each 15 minutes; therapeutic exercises to develop strength and endurance, range of motion and flexibility
97112	Therapeutic procedure, 1 or more areas, each 15 minutes; neuromuscular reeducation of movement, balance, coordination, kinesthetic sense, posture, and/or proprioception for sitting and/or standing activities
97113	Therapeutic procedure, 1 or more areas, each 15 minutes; aquatic therapy with therapeutic exercises
97116	Therapeutic procedure, 1 or more areas, each 15 minutes; gait training (includes stair climbing)
97124	Therapeutic procedure, 1 or more areas, each 15 minutes; massage, including effleurage, petrissage and/or tapotement (stroking, compression, percussion)
97140	Manual therapy techniques (eg, mobilization/ manipulation, manual lymphatic drainage, manual traction), 1 or more regions, each 15 minutes
97530	Therapeutic activities, direct (one-on-one) patient contact (use of dynamic activities to improve functional performance), each 15 minutes
98940	Chiropractic manipulative treatment (CMT); spinal, 1-2 regions
98941	Chiropractic manipulative treatment (CMT); spinal, 3-4 regions
98942	Chiropractic manipulative treatment (CMT); spinal, 5 regions
98943	Chiropractic manipulative treatment (CMT); extraspinal, 1 or more regions

Not Medically Necessary/Not Covered:

HCPCS Codes	Description
S8990	Physical or manipulative therapy performed for maintenance rather than restoration

Nonmedical, Educational or Training in Nature and Not Medically Necessary:

CPT* Codes	Description
97005	Athletic training evaluation
97006	Athletic training re-evaluation
97150	Therapeutic procedure(s), group (2 or more individuals)
97537	Community/work reintegration training (eg, shopping, transportation, money management, avocational activities and/or work environment/modification analysis, work task analysis, use of assistive technology device/adaptive equipment), direct one-on-one contact, each 15 minutes
97545	Work hardening/conditioning; initial 2 hours

97546	Work hardening/conditioning; each additional hour (List separately in addition to code for primary procedure)
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HCPSC Codes	Description
S9117	Back school, per visit

Experimental/ Investigational/ Unproven and Not Covered when used to represent radiograph digital mensuration, radiographic digitization, computer-aided radiographic mensuration analysis (CRMA), digital postural analysis, low level laser therapy, or vertebral axial decompression:

CPT* Codes	Description
76499	Unlisted diagnostic radiographic procedure
97750	Physical performance test or measurement (eg, musculoskeletal, functional capacity), with written report, each 15 minutes
99090	Analysis of clinical data stored in computers (eg, ECGs, blood pressures, hematologic data)

HCPSC Codes	Description
S8948	Application of a modality (requiring constant provider attendance) to one or more areas; low-level laser; each 15 minutes
S9090	Vertebral axial decompression, per session

***Current Procedural Terminology (CPT®) ©2015 American Medical Association: Chicago, IL.**

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