

## OUR 13TH ANNUAL FEES & REIMBURSEMENTS SURVEY

# Is YOUR recession over?

Check the results of our most recent survey to find out

**I**t's official: The recession is over. And according to The National Bureau of Economic Research (NBER), it's been that way since June 2009.

NBER's website says its research organization is "committed to undertaking and disseminating unbiased economic research among public policymakers, business professionals, and the academic community."

Despite what these economists are saying, however, businessmen and women across the country are suggesting otherwise. While the recession may be "over," the turmoil it left behind may still be affecting chiropractors everywhere. Where do you fall?

Maybe you've seen the worst or maybe you're still trudging through the storm. Either way, *Chiropractic Economics* 13th Annual Fees & Reimbursements Survey should help you find the answer.

This year's survey, once again, saw a drop in fees and reimbursements. Whether this is a growing trend or the last remnants of the crippling recession remains to be seen.

What we did find are doctors more eager than ever to compare numbers. Our sampling of doctors was a bit higher this year, as 600 chiropractors and associates responded, compared to 429 last year.

Despite the higher interest, however, average reimbursements (\$46) were down from last year (\$47) — a 2.1 percent difference. The average fees for this year (\$68)

remained the same as last year (\$68), but decreased since 2008 (\$69).

If these numbers don't resonate with you, maybe the decline in reimbursement rates will. Reimbursement rates have steadily decreased since 2007 — the same year the recession is said to have started. In 2008's survey (2007 data), reimbursement rates were at an all-time high (73.9 percent), which would make sense because the recession didn't begin until December 2007. In 2009 (2008 data), reimbursement rates dropped to 69.1 percent and have continued to drop this year (67.6 percent).

While you may or may not be still seeing the effects of the recession in your practice, it's hard to ignore the impact it had at one point on the economy. And although only you know how you've been affected, your input and feedback each year helps us provide other doctors with valuable information they can use to compare their fees and reimbursements to the rest of the economy.

### Highlights

Some other facts that caught our attention include:

**Gender differences.** Like past years, a huge gap in male to female responders still exists. This year, 78.2 percent of respondents were male, while 21.8 percent were female. While this number is up slightly from last year (21.6 percent), it's dropped almost 4 percentage points from years prior.



**Franchises on the rise.** The number of chiropractors involved in franchises has risen yet again, which may be an indication of the unsteady economy.

In 2009, 5.9 percent of chiropractors were involved with a franchise, which was an 11.3 percent increase over 2007. The same can be said for this year, as 6.5 percent of respondents reported they were involved in a franchise — a 6.3 percent increase.

**Cash-only practice.** This year's survey also saw an increase in cash practices over last year. While still not on par with previous years' numbers, 10.4 percent of respondents said they operated a cash practice, compared to 9.0 in 2009 — a 15.3 percent increase. Cash practices saw a \$9 difference in fees charged, with an average fee of \$59, compared to the overall average of \$68.

**Payment options.** Payment options are as important to patients as they are to your practice. This year saw a significant drop in doctors who offered payment plans.

Only 69.1 percent of respondents said they provided payment plans compared to 74.4 percent last year. However, this number is more in line with 2008, where 64.9 percent of respondents offered some type of payment plan.

What did stay the same, however, was which payment plan remained the most popular. Chiropractors who offered a prepay option remained the highest (35.7 percent), although discount for cash (32.1 percent) and doctors who negotiate per case (32 percent) were a close second.

**Specialties.** Massage therapy has maintained the top spot in specialties for many years — and 2010 is no different. This year, 42.7 percent of respondents utilized the services of a licensed massage therapist — compared to 42.8 percent in 2009 and 37.1 percent in 2008. The next closest specialty is acupuncture at just 6.2 percent. •

## Profile of Respondents

	2010	2009	2008
<b>Personal characteristics</b>			
Male	78.2%	78.4%	80.0%
Female	21.8%	21.6%	20.0%
Average age	46.0	44.4	45.0
Age range	23-78	25-81	24-86
Average yrs in practice	16.9	15.4	16.8
<b>Types of practice</b>			
Solo	79.4%	73.7%	74.0%
Group	18.6%	23.7%	22.0%
Associate	2.0%	2.6%	4.0%
In a franchise operation	6.5%	5.9%	4.0%
Integrated healthcare practice (DC+MD, PT, or LMT)	51.4%	54.0%	64.0%
Cash-only practice	10.4%	9.0%	11.0%
<b>Fees and reimbursements</b>			
Average fees	\$68	\$68	\$69
Average reimbursements	\$46	\$47	\$51
Average reimbursements rate	67.6%	69.1%	73.9%
<b>Geographic location</b>			
Eastern region	18.0%	20.0%	28.0%
Southern region	27.0%	27.0%	20.0%
Midwest region	28.0%	24.0%	22.0%
Western region	26.0%	28.0%	29.0%
Outside U.S.	1.0%	1.0%	1.0%
<b>Licensure</b>			
One state	74.2%	75.4%	63.6%
Two states	18.7%	17.6%	25.8%
Three or more states	7.1%	7.0%	10.5%

## About this survey

Throughout September 2010, *Chiropractic Economics* extended an invitation by e-mail to readers and other practicing chiropractors to complete a Web-based survey on fees and reimbursements.

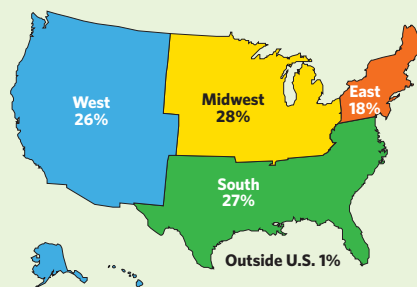
We limited survey participants to practicing chiropractors or their designated office managers/CAs to assure accuracy of information.

**Number of participants.** This year the analysis is based on the answers of 600 respondents.

**Regional distribution.** Broken into four regions of the country, participants hailed from the West (26 percent), the South (27 percent), the Midwest (28 percent), the East (18 percent), and outside the U.S. (1 percent). Every state was represented in this year's survey.

**Averages.** Unless indicated otherwise, all numbers are given as averages.

**Cash-only practices.** Cash-only practices reported fees only.



The survey results are provided for informational purposes only. They are not intended to be used as a recommendation for setting fee levels.

# From sea to shining sea

When broken down by region, fees and reimbursements are typically on par with the overall averages.

This year's survey reported an average of \$68 for all fees, while the average reimbursement (amount collected from insurers) was \$46, down \$1 from 2009.

Similarly to 2009, the Southern region reported the highest fees charges (\$69), while the Eastern and Western

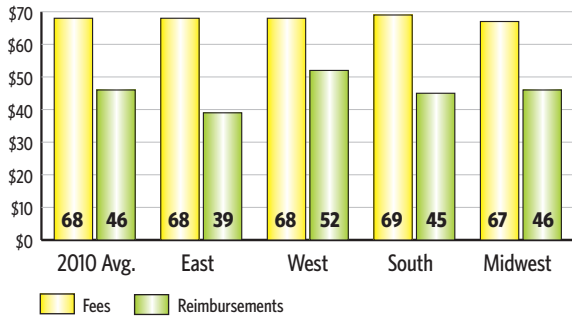
regions both reported average fees of \$68. The Midwestern region recorded the lowest average of fees (\$67). Each region, however, reported a difference in average reimbursements. The Eastern region reported the lowest average reimbursements (\$39), while the Southern and Midwestern regions averaged \$45 and \$46, respectively. The Western region took top honors with

an average reimbursement of \$52.

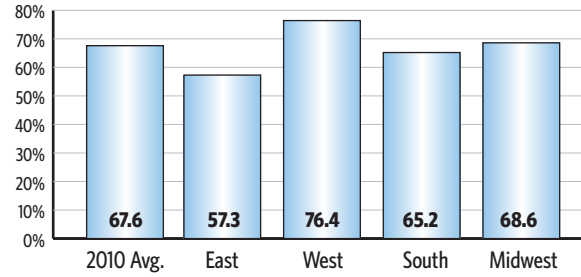
The biggest different comes in the reimbursement rates of each region. The West saw the highest reimbursement rate (76.4 percent), while the next highest (Midwest) came in at almost 8 percentage points below at 68.6 percent. The South and East reported reimbursement rates of 65.2 percent and 57.3 percent, respectively. •

	2010			Eastern Region		
	Fee	Reimb.	% Reimb.	Fee	Reimb.	% Reimb.
<b>Professional care</b>						
98940 Spinal, 1-2 regions	\$45.00	\$32.00	71.1%	\$46.00	\$29.00	63.0%
98941 Spinal, 3-4 regions	\$54.00	\$39.00	72.2%	\$54.00	\$36.00	66.6%
98942 Spinal, 5 region	\$62.00	\$45.00	72.5%	\$59.00	\$37.00	62.7%
98943 Extraspinal, one or more regions	\$37.00	\$25.00	67.5%	\$43.00	\$23.00	53.4%
99213 Estab. patient w/expanded hist. and exam, low complx. trmt. decision	\$78.00	\$53.00	67.9%	\$79.00	\$46.00	58.2%
99214 Estab. Patient w/expanded hist. and exam, low complx. trmt. decision	\$102.00	\$69.00	67.6%	\$97.00	\$49.00	50.5%
<b>New patient exam</b>						
99201 E&M service, new patient, focused hist. and exam, straightforward medical-decision making	\$66.00	\$44.00	66.6%	\$83.00	\$47.00	56.6%
99202 E&M service, new patient, focused hist. and exam, straight forward medical-decision making	\$83.00	\$59.00	71.0%	\$87.00	\$48.00	55.1%
99203 O.V. w/detailed hist. and exam w/low. complx. trmt. Decision	\$115.00	\$79.00	68.6%	\$112.00	\$62.00	55.3%
99204 O.V. w/comprehensive hist. and exam w/mod. complx. trmt. decision	\$148.00	\$105.00	70.9%	\$141.00	\$73.00	51.7%
<b>Radiology</b>						
72020 Single view x-ray	\$41.00	\$29.00	70.7%	\$41.00	\$21.00	51.2%
72040 Cervical, AP and lat.	\$75.00	\$49.00	65.3%	\$77.00	\$43.00	55.8%
72050 Cervical (4 views)	\$116.00	\$78.00	67.2%	\$121.00	\$70.00	57.8%
72052 Cervical, (comp.)	\$153.00	\$101.00	66.0%	\$118.00	\$67.00	56.7%
72070 Thoracic, AP and lat.	\$82.00	\$54.00	65.8%	\$78.00	\$55.00	70.5%
72100 Lumbrosacral, AP and lat.	\$84.00	\$55.00	65.4%	\$80.00	\$53.00	66.2%
72170 Pelvis, AP	\$71.00	\$49.00	69.0%	\$75.00	\$51.00	68.0%
<b>Procedures and modalities</b>						
97012 Traction, mechanical	\$30.00	\$17.00	56.6%	\$35.00	\$16.00	45.7%
97014 Electrical stimulation	\$26.00	\$16.00	61.5%	\$34.00	\$16.00	47.0%
97035 Ultrasound	\$28.00	\$15.00	53.5%	\$35.00	\$16.00	45.7%
97110 Therapeutic exercises	\$40.00	\$26.00	65.0%	\$44.00	\$25.00	56.8%
97112 Neuromuscular re-education	\$40.00	\$26.00	65.0%	\$43.00	\$26.00	60.4%
97124 Massage	\$40.00	\$27.00	67.5%	\$42.00	\$22.00	52.3%
97140 Manual therapy	\$40.00	\$25.00	62.5%	\$42.00	\$21.00	50.0%
97530 Therapeutic activities	\$41.00	\$27.00	65.8%	\$45.00	\$26.00	57.7%
Overall means	\$68.00	\$46.00	67.6%	\$68.00	\$39.00	57.3%

### Comparisons by Region



### Percent Reimbursed by Region



Western Region			Southern Region			Midwestern Region		
Fee	Reimb.	% Reimb.	Fee	Reimb.	% Reimb.	Fee	Reimb.	% Reimb.
\$49.00	\$37.00	75.5%	\$44.00	\$30.00	68.1%	\$41.00	\$30.00	73.1%
\$59.00	\$45.00	76.2%	\$52.00	\$37.00	71.1%	\$51.00	\$38.00	74.5%
\$68.00	\$51.00	75.0%	\$61.00	\$42.00	68.8%	\$59.00	\$47.00	79.6%
\$39.00	\$31.00	79.4%	\$34.00	\$21.00	61.7%	\$36.00	\$23.00	63.8%
\$80.00	\$62.00	77.5%	\$84.00	\$52.00	61.9%	\$67.00	\$52.00	77.6%
\$104.00	\$74.00	71.1%	\$112.00	\$74.00	66.0%	\$96.00	\$76.00	79.1%
\$63.00	\$45.00	71.4%	\$67.00	\$41.00	61.1%	\$55.00	\$41.00	74.5%
\$89.00	\$67.00	75.2%	\$84.00	\$58.00	69.0%	\$78.00	\$60.00	76.9%
\$118.00	\$90.00	76.2%	\$118.00	\$76.00	64.4%	\$113.00	\$82.00	72.5%
\$155.00	\$111.00	71.6%	\$158.00	\$119.00	75.3%	\$141.00	\$116.00	82.2%
\$43.00	\$31.00	72.0%	\$39.00	\$29.00	74.3%	\$44.00	\$29.00	65.9%
\$71.00	\$57.00	80.2%	\$76.00	\$49.00	64.4%	\$78.00	\$48.00	61.5%
\$113.00	\$95.00	84.0%	\$117.00	\$82.00	70.0%	\$116.00	\$73.00	62.9%
\$133.00	\$114.00	85.7%	\$160.00	\$108.00	67.5%	\$171.00	\$108.00	63.1%
\$79.00	\$65.00	82.2%	\$89.00	\$53.00	59.5%	\$91.00	\$49.00	53.8%
\$83.00	\$66.00	79.5%	\$79.00	\$50.00	63.2%	\$93.00	\$53.00	56.9%
\$77.00	\$63.00	81.8%	\$63.00	\$33.00	52.3%	\$76.00	\$51.00	67.1%
\$29.00	\$18.00	62.0%	\$28.00	\$16.00	57.1%	\$29.00	\$17.00	58.6%
\$25.00	\$21.00	84.0%	\$26.00	\$16.00	61.5%	\$25.00	\$13.00	52.0%
\$27.00	\$19.00	70.3%	\$29.00	\$16.00	55.1%	\$25.00	\$14.00	56.0%
\$40.00	\$27.00	67.5%	\$40.00	\$27.00	67.5%	\$39.00	\$25.00	64.1%
\$37.00	\$28.00	75.6%	\$44.00	\$27.00	61.3%	\$37.00	\$26.00	70.2%
\$40.00	\$30.00	75.0%	\$36.00	\$26.00	72.2%	\$40.00	\$31.00	77.5%
\$43.00	\$33.00	76.7%	\$41.00	\$25.00	60.9%	\$37.00	\$25.00	67.5%
\$35.00	\$27.00	77.1%	\$39.00	\$27.00	69.2%	\$47.00	\$31.00	65.9%
\$68.00	\$52.00	76.4%	\$69.00	\$45.00	65.2%	\$67.00	\$46.00	68.6%

# Is the best yet to come?

With the end of the recession recently announced, hopefully improvements are on the horizon.

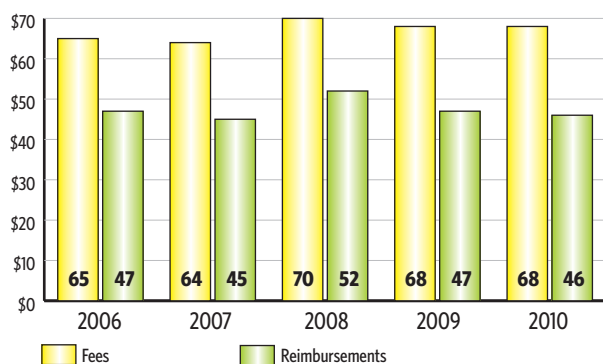
While a continued drop in fees and reimbursements and reimbursement rates can seem like a bad trend, chiro-

practitioners can be hopeful that next year will begin to show the affects of the ever-improving economy. Although reimbursement rates are down from last year — 67.6 percent from 69.1 percent — the drop is minimal compared to

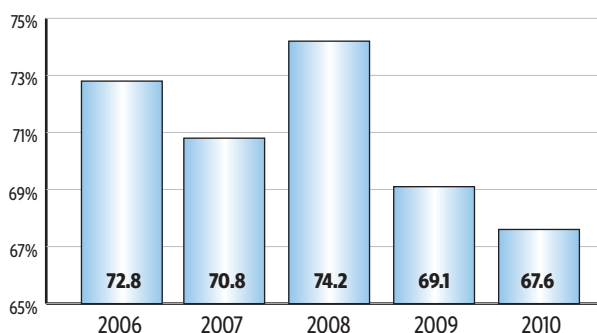
past years. The same can be said for average fees and reimbursement.

Respondents reported average fees of \$68 this year (the same as last year), and average reimbursements dropped to \$46, down only \$1 from 2009. •

**Year-by-Year Comparison of Fees and Reimbursements 2006-2010**



**Year-by-Year Comparison of Reimbursement Rates 2006-2010**



## The battle of solo vs. group

The percentage of respondents operating as solo practitioners (79.4 percent) rose almost 6 percentage points from last year (73.7 percent) — and remains the most popular way to practice. More than 18 percent of respondents reported as operating as a group.

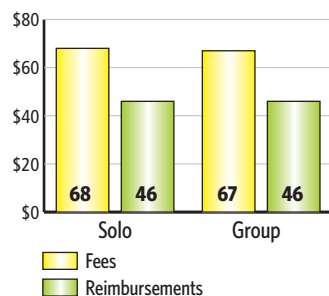
While the difference between solo and group practices is undoubtedly large, the averages reported for fees and reimbursements are not. This year, solo practitioners reported average fees of \$68, while group practitioners came in at \$67. Both solo and group practitioners recorded average reimbursement of \$46.

These numbers, while on par with 2009, show a change in reimbursement averages, with group averages dropping \$2.

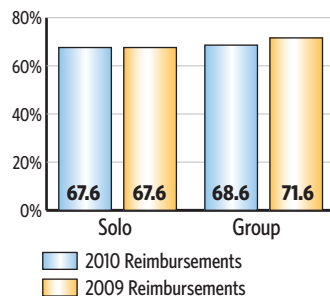
As a result, reimbursement rates for solo practices remained the same as 2009 (67.6 percent), while reimbursement rates for group practices dropped from 71.6 percent to 68.6 percent — a 4.2 percent difference.

Respondents in group practices employ a greater percentage of specialists than solo DCs. •

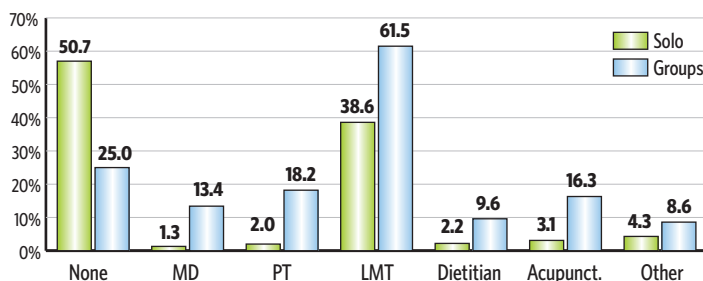
**Fees and Reimbursements**



**Reimbursement Rates**



**Specialists Working in Solo and Group Clinics**





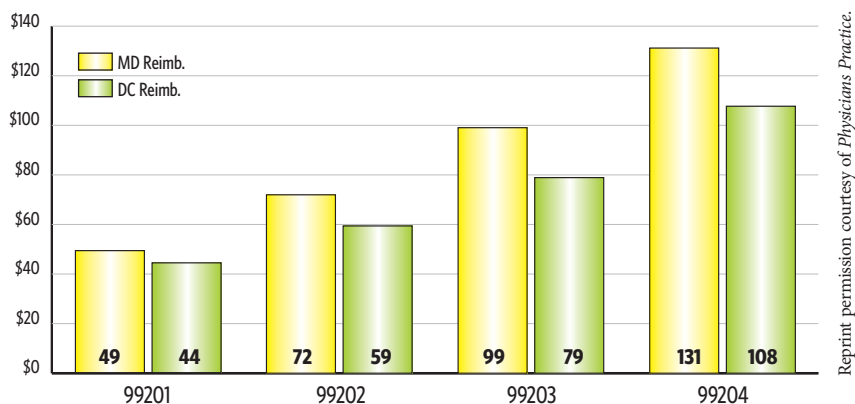
# DCs vs. MDs: Comparing the two

The recent recession is not only affecting chiropractors, but also insurance companies, and as a result, medical doctors (MD) as well.

Although average fees stayed similar to last year (\$68), average reim-

bursements were \$49. Last year, MDs received an average reimbursement of \$58 — a 15.5 percent difference. DCs received an average reimbursement of \$41 last year — a 6.8 percent increase.

## Comparison of MD and DC Reimbursements



bursements dropped to \$46. It appears MDs are in a similar — if not worse — boat.

While DC codes and MD codes are generally different in comparison, there are several codes both professions have in common, including 99201 (evaluation and management for new patient) and its variations — 99202, 99203, and 99204.

According to a similar survey published in the January 2010 issue of *Physicians Practice*, a business journal for medical doctors, reimbursements for MDs dropped 7.3 percent overall from last year.

It should be noted that in previous years, *Physicians Practice* has reported on both its fees and reimbursements, however, this year, they reported solely on reimbursements.

For code 99201, DCs averaged fees of \$66 and reimbursements of \$44,

while MD's reimbursements were \$49. For code 99202, MDs and DCs reimbursements were \$72 and \$59, respectively.

This is compared to last year's averages of \$81 and \$58. DCs reported average fees for this code at \$83, compared to \$82 last year.

For code 99203, MD's reimbursements dropped from \$110 last year to \$99 this year, while DC's reimbursements dropped from \$80 last year to \$79 in 2010.

Chiropractors reported average fees for this code at \$115, which is \$2 more than last year.

For code 99204, MDs reported a reimbursement average of \$131, compared to \$139 last year. Chiropractors reported average fees of \$147, with an average reimbursement of \$108. This is compared to last year's fees (\$154) and reimbursements (\$112) for this code. •

# A full house is your best hand

As expected, employing specialists in your clinic can offer greater potential for you, your practice, and your patients. In speaking of fees and reimbursements, integrated practices typically have higher fees, but bring in larger reimbursements — thus having higher reimbursement rates.

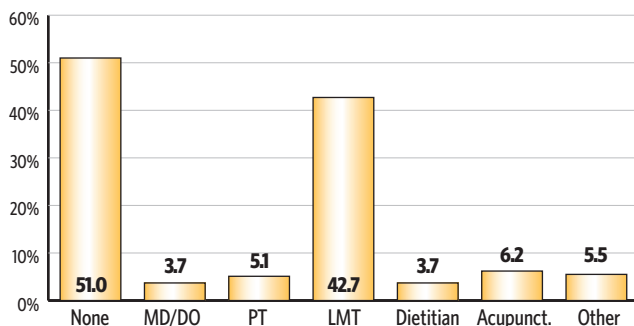
This year's survey found that 66.9 percent of respondents employ some kind of specialist in its clinic, whether it's a licensed massage therapist or dietician.

Last year, integrated practices reported higher fees (\$71), but lower reimbursements (\$47). As a result, integrated clinics said they had reimbursements rates of 66.1 percent compared to clinics without specialists (73.8 percent).

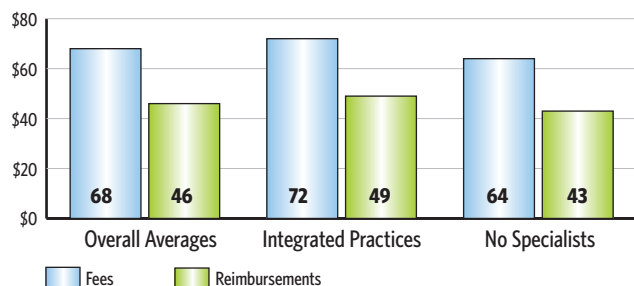
This year, however, numbers were back on par with 2008. Integrated practices had average fees of \$72 compared to clinics without specialists (\$64), and average reimbursements of \$49 compared to \$43 for clinics without specialists. Reimbursement rates were a similar story, with integrated clinics reporting rates of 68 percent, compared to 67 percent for clinics without.

LMT remained the most popular specialty at 42.7 percent, while acupuncture (6.2 percent) and physical therapist (5.1 percent) were the next highest, and dietician and MD/DO rounded out the bottom at 3.7 percent. •

## Specialists on Staff in Chiropractic Offices



## Integrated Healthcare vs. No Specialists



# The franchise difference

The number of chiropractors involved in franchises has reached its highest percentage since at least 2006. This year's survey indicated a difference from 5.9 percent in 2009 to 6.4 percent in 2010 — a healthy rise in just one year.

While the average fees from 2009 dropped, franchise owners saw an increase in reimbursement averages and, as a result, saw a significant increase in reimbursement rates.

Average fees dropped from \$68 in 2009 to \$66 in 2010, while reimbursement averages rose from \$38 in 2009 to \$44 in 2010. These are compared to this year's overall fee and reimbursement averages of \$68 and \$46, respectively.

Maybe most important, franchise owners saw a large increase in reimbursement rates compared to

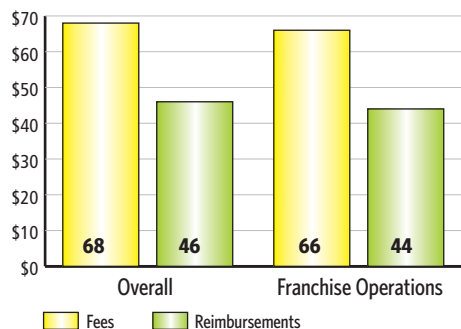
last year. This year's reimbursement rate was 66.6 percent up from 55.8 percent in 2009 — a 16.2 percent difference. This is compared to this year's overall reimbursement rate average of 69.1 percent.

## Other franchising facts

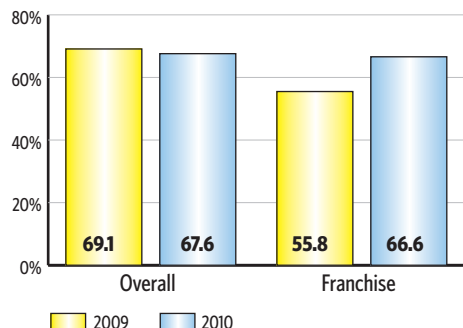
Typically, in years past, the average age of franchise owners is significantly lower than the overall average. This year, however, franchise owners were 44.3 years old on average, compared to 38.7 in 2009. The average franchise owner is male (86.8 percent), with 13.2 percent being female.

More than 70 percent of franchise owners run a solo practice, while the remaining operates in a group setting. The average franchise owner has been practicing for 16 years. •

## Comparison of Franchise Fees and Reimbursements with Overall Averages



## Franchise Reimbursement Rates



# Show me the money

Unlike previous years, this year's survey saw an increase in respondents reporting cash-only practices. Although this year's percentage (10.4 percent) isn't as high as 2006 (21.1 percent), it's almost 2 percentage points higher than last year (8.8 percent).

This could be an indication of an improving economy; however, statistics from upcoming years will be a better indicator of this scenario.

Cash fees in 2010 were down \$4 from 2009. This year, cash-only practices reported fees of \$59, while last year they reported fees of \$63.

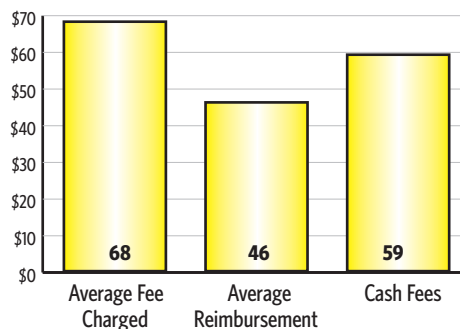
By strict definition, a cash-only practice would have no reimbursements. So, fees in a cash-only practice are equivalent to reim-

bursements (collections). Cash-only practices fees of \$59 are a 15.2 percent increase compared to an overall average reimbursement of \$46.

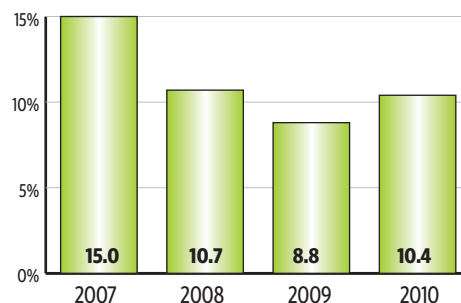
Your typical cash-only practice respondent is male (81.9), with an average age of 46.6, and working in a solo clinic (88.5). Those respondents operating cash-only practices have been working as a practitioner for 16.5 years.

Regarding cash-only practices that offer modalities, 50 percent offer nutrition, 33.3 percent offer exercise programs, 31.6 percent offer massage, 30 percent offer physical therapy, 28.3 percent offer weight loss programs, 16.6 percent offer homeopathy, 11.6 percent offer acupuncture, and 8.3 percent offer decompression. •

## Cash Fees vs. Reimbursements



## Percent of Cash-Only Practices





# Gender differences

The male-to-female ratio typically stays the same from year-to-year. Male chiropractors dominated once again, with 78.2 percent being male and 21.8 percent female. Women respondents reported younger ages (41.7), while the average age of male respondents was 47.2.

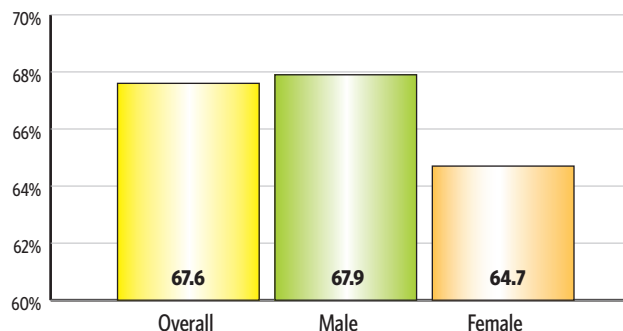
As a result, female DCs reported being in practice for fewer years (12.7), while male respondents have been in practice for an average of 17.9 years. Women tend to operate in group clinics on average more than their male counterparts — 21.8 percent and 17.8 percent, respectively.

In 2009, our survey indicated that the biggest disparity in modalities offered was in nutrition, however, this year it is massage. Of the male DC respondents, 48.3 percent offer massage, while 59.3 percent of female DC respondents offer it. Female DCs also were more inclined to offer physical therapy, with an almost 10 percentage point difference.

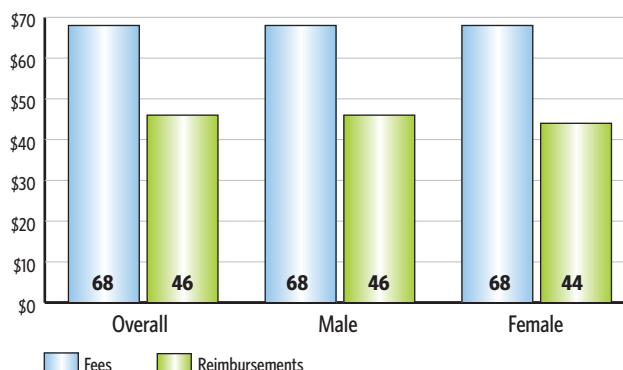
Averages surrounding fees and reimbursements were closer than ever. Both males and females reported average fees of \$68. Males, however, reported higher reimbursement averages (\$46) compared to females (\$44). As a result, reimbursement rates dropped for both genders: males (67.9 percent) and females (64.7 percent). •

	Overview	Male (78%)	Female (22%)
<b>Personal</b>			
Age	46.0	47.2	41.7
Years in practice	16.9	17.9	12.7
<b>Types of practices</b>			
Solo	79.4%	80.3%	75.7%
Group	18.6%	17.8%	21.8%
Associate	2.0%	1.7%	2.3%
Owns franchise	6.5%	7.3%	4.0%
Cash only	10.4%	11.0%	8.5%
<b>Modalities</b>			
Chiro only	32.5%	33.4%	30.4%
Acupuncture	17.7%	17.5%	17.9%
Exercise	57.6%	57.8%	57.0%
Homeopathy	14.1%	14.0%	14.0%
Massage	50.6%	48.3%	59.3%
Nutrition	61.4%	60.6%	63.2%
PT	63.4%	65.2%	55.5%
Weight loss	23.8%	22.8%	28.1%
Decompression	22.6%	23.7%	18.7%
Other	20.6%	17.5%	21.0%
<b>Specialists</b>			
None	51.0%	53.9%	40.8%
MD/DO	3.5%	3.9%	2.4%
PT	5.1%	5.5%	4.0%
LMT	42.3%	39.5%	52.8%
Dietitian	3.7%	3.2%	5.6%
Acupuncture	6.0%	5.3%	8.8%
Other	5.3%	4.3%	9.6%

## Reimbursement Rates: Male vs. Female



## A Gender Comparison of Fees and Reimbursements

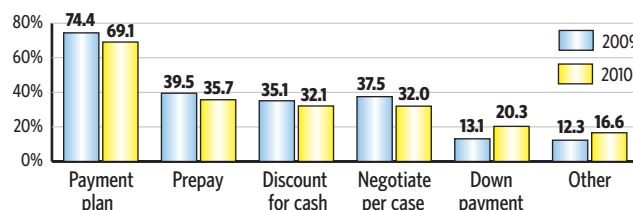


# Payment options

Chiropractors offering payment plans (69.1 percent) dropped almost 5 percentage points from last year (74.4), however, it is more in line with 2008 (64.9). Similarly to past years, the most popular type of payment option is prepaid, with 35.7 percent of respondents offering it.

Both negotiate per case (32.0 percent) and discount for cash (32.1 percent) saw a slight drop from last year, where percentages were 37.5 percent and 35.1 percent, respectively. The biggest increase was in chiropractors offering a down payment plan. This year, 20.3 percent of DCs offered it compared to 13.1 percent in 2009.

More than 16 percent of respondents reported that they offered a different type of payment plan, such as financing through a financial company, weekly and monthly payments, installment payments, and case-by-case consideration. •




# Additional codes of interest

Each year, we ask for additional information on three codes: 95851, range-of-motion testing; 95831, muscle testing; and 97750, physical-performance evaluation. Keep in mind, these codes are not included when calculating the overall fees and reimbursement averages.

Average fees for range-of-motion testing were \$55, while average reim-

bursements were \$34 — a reimbursement rate of 61.8 percent.

Average fees for muscle testing were \$56, with an average reimbursement of \$39 — a reimbursement rate of 69.6 percent.

Average fees for physical-performance evaluation were \$89, with an average reimbursement of \$54, and a reimbursement rate of 60.6 percent. 

## Additional Codes

