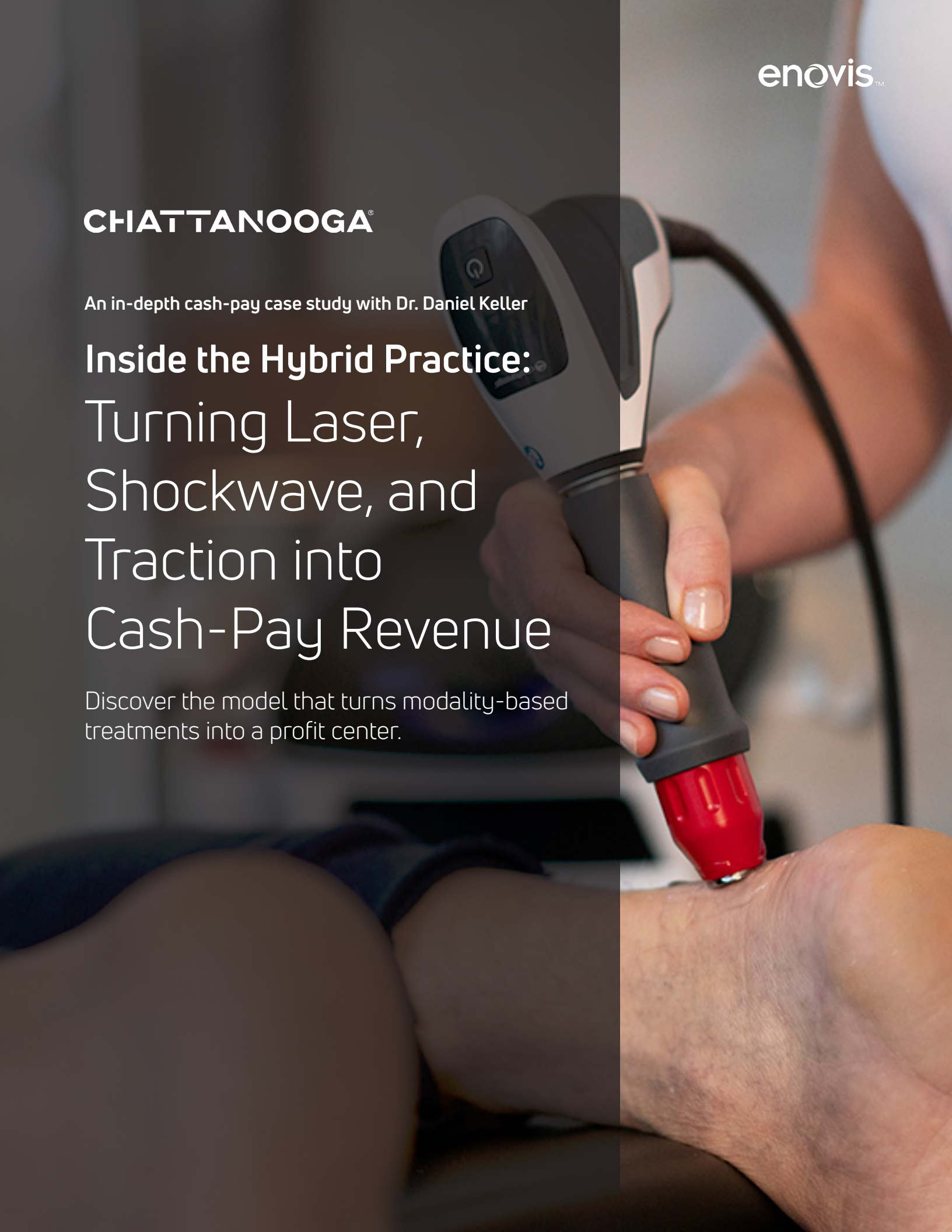


CHATTANOOGA®

An in-depth cash-pay case study with Dr. Daniel Keller

Inside the Hybrid Practice: Turning Laser, Shockwave, and Traction into Cash-Pay Revenue

Discover the model that turns modality-based treatments into a profit center.



TURNING MODALITIES INTO PROFIT CENTERS

For many rehabilitation practices, the insurance model is no longer meeting the revenue demands of private practices. Third-party reimbursement increases billing overhead and is traditionally associated with lower reimbursement rates. A growing number of clinics are offsetting this financial stress by introducing cash-pay services alongside traditional insurance-reimbursed care.

TODAY'S HEALTHCARE LANDSCAPE
IS PLACING INCREASED FINANCIAL
RESPONSIBILITY ON THE PATIENT.

This is forcing clinics to up their game with treatment methods that facilitate fast results. Pairing clinical excellence with advanced technology is key to meeting this demand.

In this guide, we'll share a formula that Dr. Daniel Keller, a physical therapist and clinic owner in Buffalo, New York, has successfully developed that offers a hybrid insurance + cash-pay model that incorporates laser therapy, shockwave therapy, and traction. His approach not only improved patient outcomes but also more than doubled his practice's revenue in a single year.

THE ADAPTATION CHALLENGE: HOW TO BREAK FREE FROM THE INSURANCE SQUEEZE

When Dr. Keller launched his clinic in 2020, he followed the same formula most rehabilitation practices do, relying heavily on insurance. However, as administrative costs increased and reimbursements decreased, he realized that the insurance-only model was limiting growth and would not be a sustainable model to help him achieve his goals.



"We quickly realized just how much overhead we were spending on processing patients' insurance claims. As things worsened, we started researching cash-based modalities that we could integrate, and exactly how to integrate them for us."

- Dr. Daniel Keller, PT, DPT, Cert. MDT, Cert. HCP is a paid consultant for Enovis.

For Keller, the problem wasn't just financial. The insurance model also limited how quickly patients could access effective care. Patients with acute pain often needed relief faster than insurance approvals allowed. And those with chronic pain plateaued before reaching their goals due to visit caps or deductible exhaustion.

That's where the search for cash-pay solutions began. Dr. Keller was searching for tools that could:

- Deliver immediate, measurable pain relief that patients would be willing to pay for out of pocket.
- Reduce his dependence on insurance companies' reimbursement schedules.
- Fit seamlessly into both rehab and performance-based programs.

Keller found the right combination for his clinic included laser therapy, shockwave therapy, and traction—three complementary technologies that covered the full spectrum of patient needs:

- Laser therapy for fast, acute pain relief and tissue recovery.
- Shockwave therapy for chronic, hard-to-treat conditions.
- Traction for decompression and movement restoration in spine-dominant cases.

Together, these tools gave his clinic a flexible foundation to better serve his patients, without compromising outcomes or compliance.



THE FIRST WIN, HOW LASER THERAPY SPARKED THE CASH-PAY SHIFT

Laser therapy became the first major addition to Dr. Keller’s cash-pay service lineup. He describes it as the “acute flare-up savior.”

Before adopting laser therapy, clinicians often had to wait for acute pain to subside before starting exercise or manual therapy. Laser changed that dynamic.

“When all you have are your hands, it gets tough when someone is in that very acute phase,” he says. “Now we have a tool patients feel right away—and we can actually do something about pain on day one.”

Why was laser therapy an effective entry into cash-pay services?

Laser therapy is a fast, non-invasive treatment that can help treat both deep and superficial tissues. Treatments can be delivered either by on-contact or off-contact treatment heads. On-contact treatments maximize the benefit of the therapy by massaging the soft tissue at the same time that light is being delivered deep into the injured area. Off-contact treatment heads can be used when there is a risk of infection in the treatment area or the tissue sensitivity is such that direct contact might exacerbate their pain complaint. Having these treatment options makes the laser a versatile tool in various areas of the body during different stages of the injury continuum.

Photobiomodulation (PBM), the mechanism of action produced by laser therapy treatments, accelerates recovery by increasing circulation, reducing pain, and improving joint stiffness.

Patients don’t just feel better—they feel the treatment working while it’s being administered via the heat that is generated on the skin. The warm and gentle massage-like treatment creates an immediate sense of relief, which fosters patient confidence and buy-in from the very first session.

Dr. Keller felt laser was the missing ingredient his insurance-based model couldn't deliver.

With laser therapy, he could:



Address acute pain on the first visit rather than waiting for it to subside.



It helped progress patients more efficiently, which minimized the impact of restrictive insurance reauthorizations or visit caps.



The results helped generate additional revenue as patients requested laser treatments as part of their normal plan of care.

"It gave us an option for the flare-ups that used to stall treatment," he says. "Patients noticed the difference right away—and once they experienced that, they were happy to pay for it."





EXPANDING BEYOND TRADITIONAL PT TO OPEN NEW GROWTH OPPORTUNITIES

Laser therapy also bridged the gap between rehabilitation and performance. Many of Dr. Keller's athletic clients, particularly those training onsite with local sports organizations, began requesting laser sessions independently, creating a new cash revenue stream outside of insurance-covered PT.

Laser therapy proved to be clinically effective and successfully became a profit center for the practice. This model opened the door for the next step, which was to add shockwave therapy to help treat chronic soft tissue dysfunction. Its unique ability to address deep tissue problems helped address cases that traditional care often couldn't completely resolve.

EXPANDING CHRONIC PAIN CARE WITH CASH-PAY SHOCKWAVE TREATMENTS

Dr. Keller's laser program proved that cash-pay modalities could generate consistent revenue for his practice. The second cash-pay service he introduced was shockwave therapy—specifically, radial pressure wave (RPW) technology.

While laser therapy became his go-to tool for acute and sub-acute injuries, RPW quickly established itself as the ideal treatment for chronic soft tissue dysfunctions, including tendinopathy.

"Where laser helped the flare-ups, shockwave helped treat the long-term conditions. It opens up nerve pathways and joints so patients can actually move better—and they feel that right away."

WHY RPW OPENED THE DOOR FOR A CASH-PAY CHRONIC PAIN PROGRAM

Intelect® RPW 2 disperses mechanical energy over a broad area of tissue, making it highly effective for locating and treating myofascial restrictions, chronic tendinopathies, and deep soft-tissue adhesions. The pressure waves trigger the process known as mechanotransduction, promoting increased blood flow, activation of connective tissue, and pain relief. All key factors in restoring movement and function.

Dr. Keller felt RPW offered a combination of power, precision, and practicality via:



- Adjustable intensity controls that enable therapists to tailor the energy delivered to patients with different pain tolerances.
- A choice of multiple treatment applicators that help address different areas of the body more effectively.
- Optional myofascial applicators help treat tissues that often create clinician fatigue during manual treatment. A win for busy clinicians. Chattanooga's patented comfort mode delivers progressive intensity to improve treatment tolerance and patient comfort.

In practice, RPW became the perfect complement to laser therapy. Where laser reduced pain and improved blood flow to tissue, RPW further reduced pain while also stimulating the tissue repair processes to help treat chronic tissue injuries. The combination prompted lasting results and formed a comprehensive pain-to-performance pathway, making Dr. Keller's clinic stand out in a crowded market.

TURNING CHRONIC CASES INTO LOYAL CLIENTS

Conditions like plantar fasciitis, Achilles tendinopathy, and lateral epicondylitis became prime use cases. Patients who had lived with pain for months, sometimes years, were suddenly experiencing measurable improvement within the first few sessions.

“Plantar fasciitis has often been challenging to resolve,” Keller admits. “Now these patients are some of our biggest success stories”

These early results didn't just boost outcomes—they reshaped the economics of his practice. Chronic pain cases, once viewed as time-consuming and low-margin, have become some of the most profitable visits on the schedule.

Patients willingly paid out of pocket after seeing quick progress, and many returned periodically for maintenance treatments, creating a new source of recurring cash-pay revenue.

COMPLETING THE CASH-PAY TOOLBOX WITH TRACTION

The third cash-pay pillar was traction therapy for spinal cases. Combined with laser and shockwave, traction offered mechanical decompression that many patients described as “life-changing.”

By addressing both pain and movement restrictions, the combination created an experience few other local clinics could match—particularly in blue-collar Buffalo, where Keller's practice serves a modest-income patient base.

“Patients feel it working in real time,” Keller explains. “That gentle release gives them confidence to move again, and that's often the turning point.”

Why Patients Were Willing to Pay Cash for Traction

While laser and shockwave address soft tissue dysfunction, traction targets the mechanical root of common sources of neck and back pain—pressure on discs, nerves, and joints. Using Chattanooga’s advanced traction tables, Keller’s team could precisely control force, angle, and duration to decompress targeted spinal segments without discomfort.



Traction systems allow for:



Precise patient positioning to focus on impacted cervical or lumbar regions.



Controlled, repeatable force application that promotes comfort and safety.



Active decompression cycles that stimulate gentle loading and unloading of the tissues surrounding the spine, as well as the intervertebral discs.

This type of therapy can improve fluid exchange at the disc and reduce disc pressure.

For patients with chronic low back pain, various types of radiculopathy, or painful cervical conditions, traction provided an immediate sense of relief—a unique “lightness” that patients often associated with improvement after the first session.

Traction services helped expand Dr. Keller’s offering to his spine patients.

- It helped address the underlying cause of various degenerative pathologies in the spine.
- It fit seamlessly into his tiered pricing model, adding additional value to higher-level packages.
- Chattanooga’s traction systems offered an unattended treatment option for patients with challenging spinal conditions. Mechanical traction freed up his clinicians, which helped staff manage their overall time more effectively.

“It’s the piece that ties everything together,” Keller says. “Laser starts the process, shockwave restores movement, and traction keeps patients progressing. Together, they’ve transformed how we treat spine pain—and how we grow the business.”

Building the Cash-Pay Model

Transitioning from “should we charge cash?” to “how do we structure it?” was the critical step for Dr. Keller and his team. They tested several models before landing on a simple tiered system that patients could understand and control.

Tiered Add-On Pricing

Tier	Included Services	Fee
Tier 1	One modality (Laser or Shockwave)	\$20
Tier 2	Combination (Shockwave or Laser + Traction)	\$40
Tier 3	All modalities in a session	\$80

Each tier is offered as an add-on to the patient’s regular insurance-based visit. Therapists introduce the options during the initial evaluation, so patients can experience the results firsthand and understand why it is being recommended as part of their plan of care.

“We make it part of the initial evaluation to show value first—and then go this route,” Keller explains.

By the second or third visit, the conversation naturally shifts to, “Would you like to continue with that same combination today?” There’s no pressure—just an invitation to continue what worked.

“It’s very patient-driven,” Keller says. “We don’t hard sell it. We show them what’s possible, and they choose what’s right for them.”

That approach also helped Keller’s staff embrace the process.

“At first, our employees weren’t as comfortable selling it,” he recalls. “Once we structured it into tiers, it became easy. It’s not selling—it’s recommending the right care.”

WHY THE MODEL WORKS

1. Patients See and Feel Value First

By integrating the first treatment into the evaluation, the modality demonstrates its benefit before price ever enters the conversation.

2. Flexible Options Build Trust

Patients can start small and scale up, or adjust tiers according to their needs and budget. That control maintains high buy-in and low objections.

3. Consistency Drives Confidence

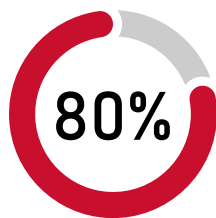
Every clinician presents the same options and pricing, so messaging feels professional and predictable.

4. Built-In Compliance

The clinic checks each payer's policy every six months to ensure none of these services are reimbursable. If they're not recognized, they can be confidently offered as cash pay without violating contracts.

The Results

The system delivered better results than Keller could have predicted:



80% of patients choose at least one modality during their visit.

- The average add-on value per patient increased dramatically.
- By the end of the first year, the cash-pay program had covered the cost of all three pieces of equipment-and then some.

"For every win we got, there were a few people who said no," Keller says. "But once patients saw what these treatments did for them, it just became a non-issue."

STAYING COMPLIANT WITH INSURANCE RULES

One of the biggest concerns clinics face when adding cash-pay services is compliance with insurance regulations. Dr. Keller established a process centered on transparency and documentation.

His team checks with each insurance carrier every six months to confirm whether a specific service—such as laser, shockwave, or traction—is covered.

If the payer does not recognize the service, it can safely be billed as a cash-pay add-on without violating in-network agreements.

“It’s simple but essential,” he says. “We just document that the service isn’t reimbursed, and we stay compliant.”




MODALITIES REPRESENT ROI, **NOT RISK**

Like most clinicians, Dr. Keller's biggest hesitation wasn't whether the technology worked—it was whether it would pay for itself.

"We were really focused on, 'How do we get the \$500 a month back and make sure we don't take a loss on this?'" he recalls.

That anxiety faded fast. Within weeks, cash-pay sessions were not only covering the costs but generating new profit.

At first, Keller tested a six-visit package model (\$300 per series). It worked—but he quickly realized a per-visit tiered system was easier for patients to commit to. Once he made the switch, adoption surged.



AS PATIENT ADOPTION CLIMBED, THE CLINIC'S CASH REVENUE DOUBLED, AND OVERALL PATIENT VOLUME INCREASED AS SATISFACTION IMPROVED.

Most clinics consider a **20–25% adoption rate** healthy for cash-based services.

Keller's model hit nearly 80%—proving that when patients experience results on day one, they're eager to invest in their recovery.

"It completely transformed our business," Keller says. "We doubled in a year, and now we have new problems—growth problems instead of survival problems."



KEYS TO SUCCESS:

4 LESSONS FROM DR. KELLER



Lead with Experience, Not Sales.

Let patients feel the benefit first. Integrate the modality during their evaluation so they experience change before being asked to commit to multiple visits involving cash services.



Keep Pricing Simple.

A clear, tiered model empowers patients to choose what fits their needs and budget—no packages, no confusion.



Stay Consistent.

Every clinician offers the same menu and follows up with the same talking points. Consistency builds patient trust and staff confidence.



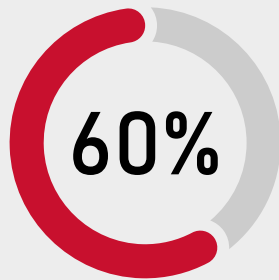
Don't Shy Away from Cash-Pay

Start with a single modality to prove out your cash-pay concept and then add complexity to your treatment lineup as the staff adapts to your program.

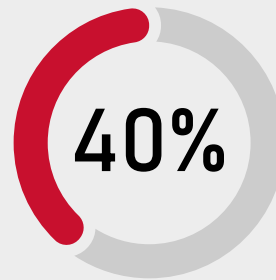
TRANSFORM YOUR CLINIC WITH CASH-PAY SERVICES TODAY

In just one year, Dr. Keller's facility went from a traditional insurance-based operation to a thriving hybrid practice.

He now runs a **balanced model**—roughly



60% insurance



40% cash-pay

with services that directly improve patient outcomes while driving profit.

If you're ready to strengthen your financial foundation while giving patients faster, more effective care, it starts with choosing the right modalities.

Laser therapy, shockwave, and traction are evidence-based tools that drive both outcomes and revenue.



Learn more about Chattanooga's full line of laser therapy, shockwave, and traction systems to find the best fit for your practice.

GIVE YOUR PRACTICE MORE WAYS TO WIN.

Explore Chattanooga's comprehensive portfolio of rehabilitation technologies designed to support evidence-based treatment across the spectrum of musculoskeletal conditions.

Chattanooga® High-Intensity Therapy Lasers



LightForce® XLI
Therapy Laser | 40W



LightForce® XPI
Therapy Laser | 25W



LightForce® FXI
Therapy Laser | 15W

Chattanooga® Shockwave Devices



Intellect® RPW2



Intellect® Mobile 2 RPW



Intellect® Focus
Shockwave

Chattanooga® Electrical Stimulation & Ultrasound



Intellect® Legend 2



Intellect® Transport 2



Continuum



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Enovis[™] (NYSE: ENOV) is a medical technology company focused on developing clinically differentiated solutions that generate measurably better patient outcomes and transform workflows.

Powered by a culture of continuous improvement, extraordinary talent and innovation, we 'create better together' by partnering with healthcare professionals. Our extensive range of products, services and integrated technologies fuel active lifestyles.

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EGX is our unique business system that guides the way we operate. It provides the tools, techniques, and values that ensure we are continuously improving our ability to meet or exceed customer requirements each and every day.

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2022 REVENUE
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REPAIR



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• Shoulder
• Knees
• Hips
• Foot / Ankle

RECOVERY



RECOVERY
• Post-op Braces
• Walker Boots
• Cold Therapy



REHAB
• Electrotherapy
• Laser Therapy
• Heat / Cold Therapy
• Traction Devices
• Shockwave Therapy

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5919 Sea Otter Place, Suite 200 | Carlsbad, CA 92010 | U.S.A

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Daniel Keller, PT, DPT, Cert. MDT, Cert TPI is a paid consultant of Enovis.

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