THE BUSINESS OF CHIROPRACTIC (TBOC) PRACTICE TEST (SAMPLE)

STUDY GUIDE

SAMPLE STUDY GUIDE WITH LIMITED QUESTIONS

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Introduction

Preparing for a certification exam can feel overwhelming, but with the right tools, it becomes an opportunity to build confidence, sharpen your skills, and move one step closer to your goals. At Examzify, we believe that effective exam preparation isn't just about memorization, it's about understanding the material, identifying knowledge gaps, and building the test-taking strategies that lead to success.

This guide was designed to help you do exactly that.

Whether you're preparing for a licensing exam, professional certification, or entry-level qualification, this book offers structured practice to reinforce key concepts. You'll find a wide range of multiple-choice questions, each followed by clear explanations to help you understand not just the right answer, but why it's correct.

The content in this guide is based on real-world exam objectives and aligned with the types of questions and topics commonly found on official tests. It's ideal for learners who want to:

- Practice answering questions under realistic conditions,
- Improve accuracy and speed,
- Review explanations to strengthen weak areas, and
- Approach the exam with greater confidence.

We recommend using this book not as a stand-alone study tool, but alongside other resources like flashcards, textbooks, or hands-on training. For best results, we recommend working through each question, reflecting on the explanation provided, and revisiting the topics that challenge you most.

Remember: successful test preparation isn't about getting every question right the first time, it's about learning from your mistakes and improving over time. Stay focused, trust the process, and know that every page you turn brings you closer to success.

Let's begin.

How to Use This Guide

This guide is designed to help you study more effectively and approach your exam with confidence. Whether you're reviewing for the first time or doing a final refresh, here's how to get the most out of your Examzify study guide:

1. Start with a Diagnostic Review

Skim through the questions to get a sense of what you know and what you need to focus on. Your goal is to identify knowledge gaps early.

2. Study in Short, Focused Sessions

Break your study time into manageable blocks (e.g. 30 – 45 minutes). Review a handful of questions, reflect on the explanations.

3. Learn from the Explanations

After answering a question, always read the explanation, even if you got it right. It reinforces key points, corrects misunderstandings, and teaches subtle distinctions between similar answers.

4. Track Your Progress

Use bookmarks or notes (if reading digitally) to mark difficult questions. Revisit these regularly and track improvements over time.

5. Simulate the Real Exam

Once you're comfortable, try taking a full set of questions without pausing. Set a timer and simulate test-day conditions to build confidence and time management skills.

6. Repeat and Review

Don't just study once, repetition builds retention. Re-attempt questions after a few days and revisit explanations to reinforce learning. Pair this guide with other Examzify tools like flashcards, and digital practice tests to strengthen your preparation across formats.

There's no single right way to study, but consistent, thoughtful effort always wins. Use this guide flexibly, adapt the tips above to fit your pace and learning style. You've got this!

Questions

1. **In-network and has met $450 of their $500 deductible. Insurance covers 80% of chiropractic care after the deductible is met. The doctor performs an adjustment and 1 unit of manual therapy. Adjustment $40 and the manual therapy $60. How much does the patient owe for this visit?**
   A. $10
   B. $20
   C. $100
   D. $60

2. **What is the personal liability of a sole proprietor?**
   A. Unlimited
   B. Limited only to the investment in the business
   C. Limited to liabilities incurred by that partner and excluding liabilities incurred by other partners
   D. Limited to liabilities ratified by the partner

3. **Is it required to provide a superbill upon request if you are a cash practice?**
   A. No
   B. Yes
   C. Sometimes
   D. Never

4. **What does a low Scheduled/Actual New Patients (Sch/Act NP) percentage suggest?**
   A. Possible Buyers Remorse
   B. Effective Marketing Strategy
   C. High Patient Commitment
   D. Increased Patient Conversion

5. **Which statement about the employment-at-will doctrine is true?**
   A. It guarantees job security regardless of performance.
   B. It generally allows termination for any legal reason or for no reason at all.
   C. It requires a formal written contract to terminate.
   D. It prohibits firing an employee for poor performance.

6. Purchases of new chiropractic equipment are categorized as which type of expenditure?

A. Operating expenses

B. Non-operating expense

C. Capital expenditures

D. Revenue

7. Which best describes the purpose of progressive discipline?

A. It applies a series of escalating steps to address policy violations

B. Immediate termination for any violation

C. It is optional

D. It has no relation to policy violations

8. True or false: Leases always give the tenant the right to sublease or freely assign the entire lease.

A. Always

B. False

C. Not always

D. Sometimes

9. In-network patient already met deductible. You performed an adjustment and therapeutic exercises. The allowed amounts are Adjustment $45 and Therapy $40. The insurance covers 80% of the services. How much does the patient pay out of pocket?

A. $25

B. $85

C. $17

D. $68

10. A covenant not to compete restricts competition within what scope?

A. Indefinitely

B. In a specific territory and time

C. In multiple industries

D. Globally

Answers

1. D
2. A
3. B
4. A
5. B
6. C
7. A
8. B
9. C
10. B

Explanations

1. In-network and has met $450 of their $500 deductible. Insurance covers 80% of chiropractic care after the deductible is met. The doctor performs an adjustment and 1 unit of manual therapy. Adjustment $40 and the manual therapy $60. How much does the patient owe for this visit?

A. $10

B. $20

C. $100

<u>D. $60</u>

The main idea is how a remaining deductible interacts with after-deductible coinsurance. Here the patient has $50 left to meet of a $500 deductible. The visit costs $100, so the patient first pays the remaining deductible amount: $50. After that, $50 of charges remain eligible for insurance at 80% coverage, leaving $40 paid by the insurer and $10 as the patient's coinsurance. Add the deductible paid ($50) to the coinsurance ($10) and the patient's total responsibility for this visit is $60. The insurer would coverage $40.

2. What is the personal liability of a sole proprietor?

<u>A. Unlimited</u>

B. Limited only to the investment in the business

C. Limited to liabilities incurred by that partner and excluding liabilities incurred by other partners

D. Limited to liabilities ratified by the partner

In a sole proprietorship there is no separation between the owner and the business. The owner is personally responsible for all business debts and obligations, so personal assets can be used to satisfy those liabilities. This is unlimited personal liability—the owner bears no cap tied to the amount invested or to business assets alone. The other options describe liability protections that apply to different business structures or to partnerships, not to a sole proprietor. Because there is no liability shield, personal asset protection hinges on risk management and insurance.

3. Is it required to provide a superbill upon request if you are a cash practice?

A. No

<u>B. Yes</u>

C. Sometimes

D. Never

Providing a superbill on request is about patient access to documentation needed to seek reimbursement. Even in a cash-practice, patients may file with their insurance, and a detailed itemized statement shows the dates of service, CPT codes, ICD-10 codes, charges, and provider information that insurers require. Having this ready supports the patient's claim process and demonstrates transparent billing. While you may not bill the insurer yourself, honoring the request aligns with common professional expectations and patient rights to access their billing records, and it helps avoid friction or disputes. So, the best approach is to provide the superbill upon request.

4. What does a low Scheduled/Actual New Patients (Sch/Act NP) percentage suggest?

A. Possible Buyers Remorse

B. Effective Marketing Strategy

C. High Patient Commitment

D. Increased Patient Conversion

The scheduled-to-actual new patients metric shows how many people who schedule an appointment actually become a patient and show up for care. A low percentage means a large share of those who scheduled don't follow through, which often points to a lack of commitment at the moment of scheduling. That hesitation can resemble buyer's remorse—people decide not to proceed after thinking it over or recognizing obstacles like cost, time, or perceived benefit. So, when this conversion is poor, it suggests self-doubt or hesitation after scheduling rather than effective marketing, strong commitment, or high conversion overall.

5. Which statement about the employment-at-will doctrine is true?

A. It guarantees job security regardless of performance.

B. It generally allows termination for any legal reason or for no reason at all.

C. It requires a formal written contract to terminate.

D. It prohibits firing an employee for poor performance.

The employment-at-will doctrine means an employer can end the employment relationship at any time for any legal reason, or for no reason at all, with few exceptions. That's why the statement describing termination for any legal reason or for no reason at all is the best fit. In practice, there are limits, such as laws against discrimination, retaliation, or terminations that violate an implied contract or a written contract; some states also recognize exceptions based on policy or good faith. Because of these nuances, the other statements aren't correct: job security isn't guaranteed, termination doesn't require a formal written contract, and firing for poor performance is permitted under at-will.

6. Purchases of new chiropractic equipment are categorized as which type of expenditure?

A. Operating expenses

B. Non-operating expense

C. Capital expenditures

D. Revenue

Long-term asset purchases are capital expenditures because they add to the practice's asset base and provide benefits over more than one year. When you buy new chiropractic equipment, you don't expense the full cost in the current year; you record it as an asset and depreciate it over its useful life. This reflects that the equipment will support operations for multiple periods. Operating expenses cover costs used up within the year, like rent, utilities, and routine supplies. Revenue is the money earned by the practice, not an outlay. Non-operating expenses are costs not tied to core operations, such as interest. So a new piece of equipment is categorized as a capital expenditure.

7. Which best describes the purpose of progressive discipline?

A. It applies a series of escalating steps to address policy violations

B. Immediate termination for any violation

C. It is optional

D. It has no relation to policy violations

Progressive discipline is a structured approach to managing employee behavior by applying escalating consequences for policy violations, while giving the employee a chance to correct the behavior. The idea is to start with a less severe consequence and increase it only if misconduct continues or recurs, with steps such as verbal warnings, written warnings, suspensions, and, as a last resort, termination. This approach helps ensure fairness and consistency, and it provides documentation that the organization is giving the employee an opportunity to improve before more drastic measures are taken. So, the best description is that it applies a series of escalating steps to address policy violations. The other options don't fit because immediate termination for any violation bypasses due process and the chance to improve, it's not optional in standard practice, and it does relate to policy violations, not something unrelated.

8. True or false: Leases always give the tenant the right to sublease or freely assign the entire lease.

A. Always

B. False

C. Not always

D. Sometimes

Sublease and assignment rights are determined by the lease terms, not guaranteed. The statement is false because most leases require the landlord's consent to sublease or assign, and they may restrict or prohibit these actions entirely. Even when permission is allowed, there are often conditions such as credit checks, fees, or assurances. Plus, even if a sublease is allowed, the original tenant typically remains liable for rent and performance unless the landlord agrees to release them. An assignment transfers all rights and obligations to the new tenant, which is not automatic and usually requires formal consent. Because of these possible limitations and responsibilities, leases do not always give the tenant the right to sublease or freely assign.

9. In-network patient already met deductible. You performed an adjustment and therapeutic exercises. The allowed amounts are Adjustment $45 and Therapy $40. The insurance covers 80% of the services. How much does the patient pay out of pocket?

A. $25

B. $85

C. $17

D. $68

When deductible is already met, you're responsible for the coinsurance portion of covered services, while the insurer pays the rest. Add up the allowed amounts for both services: 45 + 40 = 85. Insurance covers 80%, so you pay 20% of 85, which is 0.20 × 85 = 17. Therefore, the out-of-pocket cost is $17.

10. A covenant not to compete restricts competition within what scope?

A. Indefinitely

B. In a specific territory and time

C. In multiple industries

D. Globally

A non-compete is meant to protect a practice's goodwill by limiting where and for how long a clinician may compete after leaving. The strength of this restraint lies in its reasonableness, which is shown by defining a specific geographic area and a defined time period. That way, the former employer can safeguard patient relationships and investment without unduly restricting a practitioner's right to work or a patient's freedom to seek care. In chiropractic practice, this means the restriction would cover a particular territory (for example, within a certain radius or local area) and a reasonable duration (often months to a couple of years). Restraints that are indefinite, global, or span multiple industries are typically unenforceable because they are too broad and place an excessive burden on both the practitioner and patient access.

Next Steps

Congratulations on reaching the final section of this guide. You've taken a meaningful step toward passing your certification exam and advancing your career.

As you continue preparing, remember that consistent practice, review, and self-reflection are key to success. Make time to revisit difficult topics, simulate exam conditions, and track your progress along the way.

If you need help, have suggestions, or want to share feedback, we'd love to hear from you. Reach out to our team at hello@examzify.com.

Or visit your dedicated course page for more study tools and resources:

https://tboc.examzify.com

We wish you the very best on your exam journey. You've got this!