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Case Studies of Worker Cooperatives in Health

# Five Point Holistic Health

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## Five Point Holistic Health

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**Abstract:** This case study examines Five Point Holistic Health, the Chicago health center organized as a worker cooperative. The center offers acupuncture, psychotherapy, and bodywork treatments and services.

From its earliest days, the worker-owners of Five Point have prioritized making its services affordable and accessible to the community. After years of hard work, they have achieved a degree of financial stability thanks in part to Blue Cross Blue Shield's expanding insurance coverage of acupuncture in the Chicago region.

Today, with a planned relocation and major staff expansion, Five Point is rapidly morphing into a larger more multifaceted health center capable of reaching more patients with its holistic health offerings. Its rapid growth has begun to raise questions for the future, however, about how the organization defines cooperative membership.

This case study illustrates the evolution of a worker cooperative from start-up to stability and its efforts to balance a commitment to community accessibility with a desire to provide good jobs with benefits to all staff and compensate worker-owners sufficiently.

**Topics:** Sociology, Management, Organizational Behavior, Organizational Development and Change, small business, cooperatives, acupuncture, workplace democracy

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This is a working paper case study. Additional versions of this case study may appear in print.

“We wanted equality and democracy built into the business model.”

*–Founding Worker Owner Celeste Levitz-Jones*

Five Point Holistic Health is a bustling community healthcare clinic in the Logan Square neighborhood of Chicago specializing in acupuncture, psychotherapy, and bodywork. The clinic has grown so busy over the past two years that its co-owners are taking a leap: They have signed a lease on a space almost five times larger than their current clinic and will relocate there by fall. The larger space will allow Five Point Holistic Health to better meet the community’s growing demand for its treatments and services, providing enough room for more individual psychotherapy services, new group psychotherapy programs, expanded acupuncture offerings, and new classes and workshops. Today the clinic employs 15 people including its worker-owners.

As a worker cooperative, a business owned and governed by its employees, Five Point is owned and led by its three worker-owners, who are also known as the “members” of the cooperative. Since its founding in 2014 the number of owners has fluctuated, ranging from three to five.

From the start Five Point’s worker-owners have wrestled with the tensions between their desires to serve the community, pay their staff, and ensure they, as worker-owners, were compensated sufficiently.

Navigating the balance between these differing goals, they have repeatedly refined their practices. Now Five Point has entered a new phase of financial stability and organizational growth, a phase that will expand its staff and its reach dramatically.

### **Origin Story**

Five Point’s founders met as students in a master’s degree program in acupuncture at the Pacific College of Health and Science in Chicago. There were five of them originally, hence the name of the business.

The students were required to take a “practice management” course intended to prepare them to start their own acupuncture practices. Celeste Levitz-Jones remembers how unappealing the pathways presented to them in class seemed.

“You were expected to immediately start a business on your own, but you’re leaving this program in a lot of debt. It felt completely prohibitive based on our financial situations,” recalls Levitz-Jones. Alternatively, students were told, they could become independent contractors, working for example for a chiropractor’s office without benefits. Either way, they learned, the typical path out of acupuncture school was to “rent a room and hustle up clients” alone. Very few group practices existed in the city of Chicago at the time, and there were precious few opportunities for employment with good wages with benefits. “The options were slim,” she

says.<sup>1</sup>

The five students shared a desire to build something different and they wanted to build it together rather than go it alone. Two had previous experience with cooperatives: Celeste Levitz-Jones had lived in a housing cooperative and Ryan Palma had learned about worker cooperatives from a professor as an undergraduate student at Ohio University.

The worker cooperative was the business structure that the group believed would best embody their vision for organizational democracy. “We really liked that there is equitability built into the business structure” with a worker cooperative model, says Celeste Levitz-Jones. “We knew we wanted the five of us all equal co-owners. We did not want someone who put in more money to have more control than others. We wanted equality and democracy built into the business model.” In the worker cooperative, they would all be co-investors, they would make decisions jointly, and they would all share in the profits.

From the start, the goal of expanding access to acupuncture treatment by making it more affordable was central to Five Point’s mission and of utmost importance to the owners, who share a deep commitment to making treatment affordable and widely accessible to people of all backgrounds.

The group of five planned for a year before they opened the doors, receiving guidance on their founding documents from the Chicago-based Center for Workplace Democracy and later working with an accountant who specializes in cooperatives.

Initial seed money came from personal capital investments and small loans, some of which were informal loans.

First, the five cofounding owners each made personal capital investments of \$7,000 to generate the initial \$35,000 they projected was required to open the doors. “I would say that was a big stretch for all of us,” recalls Celeste Levitz-Jones. “Starting this business was a huge leap of faith. None of us had any significant financial cushion if it didn’t work out.” She and Ryan Palma took out extra student loan money during their last year in school to cover the payment. “It was the only option we had at the time besides putting it on a credit card.” Another founder borrowed money from their family. One of the founding owners who could only generate \$6,000, not the full \$7,000, initially, paid the remaining \$1,000 out of his patronage dividends over time.

Second, the cooperative obtained loans, most significantly a loan for \$16,000 from Accion Chicago, a nonprofit microfinance and impact investor that helps smaller businesses with good interest rates. In addition, it negotiated an arrangement with a landlord to lend them funds to help cover the cost of building out their space; they would pay an extra few hundred dollars a month in rent as repayment. Lastly, two of the original owners had access to sufficient savings that they

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<sup>1</sup> Indeed to this day, the vast majority of acupuncturists nationwide are self-employed, according to the National Certification Commission for Acupuncture and Oriental Medicine, a certifying body. 2019 <https://www.aiam.edu/acupuncture/acupuncture-career/>.

were able to loan sums over and above their \$7,000 capital investments to the business at the start, then were repaid out of profits over time.

Without these loans, twice the amount of initial capital contributions would have been needed, which would have been cost-prohibitive. “We know we were lucky to receive these loans since it is difficult for co-ops to get financing,” says Celeste.

Looking back at their startup process now, they recognize that when they predicted their initial costs would be \$35,000, they did not take into account their own pay. They had included six months of operating costs in their calculations—but those costs did not include wages for owners.

“I remember taking home my first paycheck of about \$100 for a month of work,” recalls Celeste. “It took us almost a year before we were even making minimum wage. Most of us were working multiple jobs during our first few years of business ownership, and I can say that I personally racked up a few thousand dollars of credit card debt that took me years to pay down. Had we been able to raise several thousand dollars more, we could have paid ourselves a bit more during our first months in business and offset our debt burden.”<sup>2</sup>

### **Worker Ownership**

Nathan Paulus joined Five Point Holistic Health as a yoga instructor and bodywork practitioner in 2014, soon after the worker cooperative formed. There’s a process to becoming an owner—a path to ownership—and he knew immediately that he would follow it. “You start to come to meetings, you start to do a little bit, and then in my case, it took a year and a half” to become a member of the cooperative.

“I was excited,” he said. Before joining the cooperative, his work life had required “doing everything by myself.” When he joined the Five Point Holistic Health worker cooperative, Nathan found himself now “collaborating with people reasonably, with people you feel are accountable and who you can trust. I saw the big advantages of combining the work with other people.” For Nathan, working in the cooperative was also a way forward career-wise, “creating something stable” and “expanding my skill sets in new ways.”

The advantages of having mutual support and collaboration are all the more evident now that the current group of co-owners undertakes the large task of planning for the build-out of their new

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<sup>2</sup> Initially, Five Point structured itself as an LLC while internally functioning as a co-op. It officially became a worker cooperative that files its taxes as a C Corporation when the state of Illinois expanded the definition of worker co-op businesses with the “Limited Worker Cooperative Association Act in the State of Illinois.” The law went into effect on January 1, 2020. As an LLC in the early years, they paid themselves as owners less than the minimum wage. In a legal worker co-op, however, worker-owners are employees of the business and are protected by minimum wage laws and other protections. Five Point was not initially profitable enough as a start-up to pay the co-owners even a minimum wage; that would have required more capital in advance.

space, relocation, and expansion. Their cooperative structure means “not everything is on one person's shoulders,” he says.

At the cooperative, the worker owners serve in effect as the collective CEO. They are managers and they can discuss and vote on key issues, chart the strategic course, and keep a share of the company's profits.

The owners have weekly “check-in meetings” to assign tasks, get input from one another, and address issues that have arisen during the week. Each owner is required to participate in two of four owners' “teams”—Finance, HR, Operations, or Marketing—whose roles and responsibilities are spelled out in a document the group developed two years after the founding in order to increase role clarity.

They hold longer “owners' meetings” to do real planning, discuss processes, and make bigger decisions. Those have an agenda, a facilitator, a timekeeper, and a note-taker. Each meeting opens by reviewing the agenda and meeting norms. Historically these strategic owner meetings took place about once per month. Right now, however, as Five Point's owners plan the move and expansion, they are meeting more frequently.

At Five Point, the “Path to Worker Ownership” is spelled out in its Operating Agreement. To become a member, an employee must undertake a candidacy period of six months in which they attend owner meetings and participate in management teams. They must purchase a member share of \$5,000, up to half of which can be worked off (meaning repaid from pay).<sup>3</sup> Member owners must also be accepted by a unanimous vote of all current member owners. The Operating Agreement, some cooperative members say, needs revision. Some of these details, which were put in place at an earlier stage, will be revisited and perhaps altered after additional deliberation in the future.

In worker cooperatives, surplus profits are distributed through a form of profit-sharing known as patronage dividends. The last distribution of patronage dividends was for 2019 and was distributed to owners in early 2020; it was a small amount.

In the current phase of expansion, however, generating profit is not the top priority or realistic. Their priority in the coming year is to invest—in preparing the new space, adding staff, and increasing people's pay and benefits. They do not anticipate that their books will reflect a profit in the coming year, but they see these investments as building a stronger foundation for the business in the future.

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<sup>3</sup> Workers become owners in a cooperative when they purchase a membership share. Some worker cooperatives set the cost low to ensure that membership is accessible. Others require a larger fee in order to capitalize the business and encourage worker owner commitment. The 2017 Census of Individuals in Worker Cooperatives found that cooperatives reported member shares in 2016 ranging from \$0 to \$18,000 with a mean of \$1,979 and a median of \$500. Three-fourths of worker owner respondents reported purchasing their share for \$1,000 or less (Schlachter and Prushinskaya 2021).

## “A Good Job”: Pay and Benefits

When you work with Five Point, “it’s a good job,” says Nathan Paulus. “We’ll hire part-time workers if it’s temporary or if we’re in dire straits in some way,” but in general they try to keep everyone full-time, “because it’s better for the patients. It’s better for the business. It’s better for the culture. It’s just much better all around.”

Earlier in the cooperative’s development, they had relied primarily on independent contractor practitioners. In early 2019, they realized that “every person who works here should be an employee,” recalls Celeste. They intentionally transitioned all independent contractors into employees at that time. Today 12 of the 15 current employees work full-time.<sup>4</sup>

Pay is above market rate. The average gross pay in 2021 for full-time Five Point practitioner workers (including owners) was \$65,000 plus benefits.

Nationwide the median acupuncturist earns \$29.12 per hour which the BLS projects would be \$60,570 per year for a 40-hour work week.<sup>5</sup>

Note that at Five Point, full-time practitioners work 32 hours per week, not 40 hours.

The average gross pay for full-time administrators was \$40,000. Pay for both categories of workers—practitioners and administrators—will increase in 2022. Pay for the small number of part-time administrative staff, many of whom only work one or two days per week, is \$17.50 per hour without benefits.<sup>6</sup> Soon they plan to add an official “Office Manager” who will gross around \$55,000 to \$60,000 per year, with the other full-time administrative staff grossing between \$40,000 and \$45,000.

Acupuncturists, owners and non-owners alike, earn about \$20 per hour plus a 25% commission.<sup>7</sup> The owners, who are themselves also practitioners, now pay themselves \$50 per hour for performing the management work required to direct the organization. This year for example they are typically each paying themselves for about 12 or 15 hours of this “owner’s” time per week.<sup>8</sup>

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<sup>4</sup> What “full time” means varies by role. For office administrative employees, including working the front desk, full time work means a 35 to 40 hour workweek. Acupuncture practitioners work four days, actively caring for patients for 7 hours per day, which amounts to an eight-hour shift with breaks. Therefore, full time practitioners have a 32 hour workweek which includes 28 hours of patient time. Body workers such as massage therapists whose work is more physically demanding, work 6 hours per day.

<sup>5</sup> Occupational Employment and Wages (May 2021) <https://www.bls.gov/oes/current/oes291291.htm>.

<sup>6</sup> The actual details are more complicated; acupuncturists earn about \$20 per hour, plus a 25% commission, and typically work with two private patients, or staff a community room, at one time. Owners, who are themselves also practitioners, pay themselves \$50 per hour for performing their management work. This year they are typically each paying themselves for about 12 or 15 hours of this “owners” time per week.

<sup>7</sup> In one session period, they typically schedule two private patients in separate rooms at once or they treat an entire community room consisting of up to four patients.

<sup>8</sup> Previously the owners had compensated themselves for administrative work at the same rate as practitioner work (approximately \$20 to \$25 per hour) and were paid per hour of tracked administrative

Five Point provides health benefits to all full-time employees. The Blue Cross PPO “silver” plan is fully covered by Five Point as an employer.<sup>9</sup> At Five Point providing health insurance was a priority.

“Cooperatives are the only form of business centered around membership,” according to the U.S. Federation of Worker Cooperatives. They “operate for the benefit of” their worker-members.<sup>10</sup> Therefore as a cooperative, says Nathan Paulus, “when we started to bring in money, we asked everyone what they wanted. We did surveys in which we asked, ‘What do you want: health benefits or more money?’” It is more advantageous for the members and other employees to receive health benefits, because it costs so much to secure health benefits if you're paying out of pocket for yourself, versus if you are an employer. “For us as workers, it's more advantageous.” In a sense, “you're actually getting paid much more when the health benefits are covered.” Prioritizing health benefits also reflects the fact that “We take the cooperative [principles](#) seriously.”

Offering health insurance to all full-time employees is also a way to make the jobs they offer more compelling, and it helps to attract and keep full-time employees. They became financially stable enough to offer health benefits only in 2018. “Luckily today we're busy enough, and we make enough money where we can offer reasonable jobs with health and dental insurance, and that helps us to keep people,” says Nathan Paulus. Staff also have a Flexible Spending Account (FSA) that enables them to buy medicine and certain other health-related supplies pre-tax.

Employees get two weeks of vacation or sick time, plus they take the week off between Christmas and New Years Day, so in effect, they have three weeks off total, plus holidays.<sup>11</sup>

A relatively young group of owner members, they are just now starting to think about retirement benefits. (Nathan Paulus, the oldest of the owners, is 42, and the other owners are in their late thirties.) There is not yet any company-sponsored retirement benefit but the owners plan to offer one by the end of 2022.<sup>12</sup>

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time. In 2019 they changed this practice to provide the owners an administrator “salary” of \$50 per hour for 12 fixed hours per week.

<sup>9</sup> If a worker chooses one of the more premium health plans, then they must contribute to the cost of the premium.

<sup>10</sup> “What is a Worker Cooperative?” (2022). Democracy at Work Institute.

<https://institute.coop/about/what-is-a-worker-coop#:~:text=The%20two%20central%20characteristics%20of,of%20one%20member%2DOne%20vote.>

<sup>11</sup> Acupuncturists get paid a base salary combined with commission. When they take time off they do not receive commissions, just the base salary. Some practitioners therefore choose to work rather than take all of their available leave time.

<sup>12</sup> They explored doing a 401(k) but found that their cooperative structure came up against the IRS rules against “top heavy” plans. Because of their structure and the level of staffing at the time, there were too many owners relative to employees. (A plan is top-heavy when the owners and key employees own more than 60% of the value of the plan assets.) The owners continue to research retirement benefits. The state of Illinois passed legislation in 2021 requiring that all small businesses of their size offer a retirement plan



## Financial Model

Five Point Holistic Health has grown from a budget of \$220,000 in 2015 to annual revenue of \$605,000 in 2021 as they were pulling out of a covid pandemic-related slow-down. In 2022 they are on pace to bring in about \$750,000 and anticipate providing between 9,000 and 10,000 treatments and sessions.<sup>13</sup> They expect to have three to six months of operating expenses saved in the bank when they open in their new location, as a cushion.

Their plans project significant future growth. They envision nearly doubling the number of treatments and sessions they provide through their acupuncture, psychotherapy, bodywork, and other service offerings within two years.

“Our whole business model is based on being affordable and accessible,” says Celeste.

Five Point has always held as its core value a desire to make its services accessible financially.

It has taken some trial and error to find the right balance between their commitment to keeping their services affordable, and their need to bring in enough revenue to pay good wages both to the owners and the rest of the staff, provide health insurance, and grow.

“In the beginning, we were undercharging by a massive amount,” recalls Nathan. He recalls owners earning approximately \$30,000 one year while working five days a week. It quickly became clear to the worker-owners that that approach was unsustainable.<sup>14</sup>

Until recently, the owners were still catching themselves up from the cost of investing their initial seed capital and their early years of low pay. “We have finally just in the past couple of years gotten to a place where we’re starting to feel comfortable in the money we are making,” says Celeste. “It feels like big money for us but is not huge money for what we do. That’s allowing us to feel less burned out as owners and more excited about the future. We’ve always really prioritized paying our employees, while also trying to be affordable and accessible. We’ve had to learn to also make sure that we as owners are fairly compensated for the hard work that we do.”

### A “Game Changer”

A key development, something that has helped the cooperative tremendously, and “literally changed the business” is that Blue Cross Blue Shield expanded coverage for acupuncture about two years ago. Billing treatments to insurance is a “game-changer” for their financial model. Now, many people who have Blue Cross Blue Shield PPO in the Chicago region, including

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to employees by the end of 2022. They are exploring the possibility of offering employees an Illinois state-sponsored plan.

<sup>13</sup> In 2020, despite the pandemic, Five Point provided about 5,000 treatments. In 2021 they provided about 7,500 treatments.

<sup>14</sup> “There were times when our independent contractors were taking home more money than we were,” recalls Celeste. “They were being paid a split on their treatments and were busy. Because they were doing acupuncture full-time, they were making more than we were as owners, because so much of our time was necessarily focused on business-owners’ work. We weren’t able to pay ourselves enough” then.

Chicago public teachers, firemen, policemen, and other city of Chicago public servants, have acupuncture coverage. This makes private treatments accessible to the wider population.

Insurance reimbursement rates for acupuncture treatments are generally between approximately \$110 to \$145. That price is a market price, but because of their commitment to affordability, the insurance rate is higher than the highest price they ask from patients who pay out-of-pocket. Billing a portion of acupuncture treatments to insurance, and receiving the higher reimbursement rate of pay, allows the health clinic to earn revenue just like any other health practice offering insurance-covered services. Most insurance plans also cover psychotherapy.

While billing to insurance is undeniably boosting the cooperative's financial stability, Five Point's owners remain steadfastly committed to affordability and accessibility.

"We don't want people just to pursue insurance patients, or get obsessed about that," says Nathan.

They take several steps organizationally to protect the continuation of their "community care" services, which are key to accessibility and affordability. For example, Five Point offers a "community acupuncture room" where individuals receive lower-cost acupuncture treatments, remaining clothed, in a room together with up to three other patients, rather than in a private room.

In scheduling, they take steps to ensure that approximately the same number of community patients are scheduled as private patients. They plan to increase community care treatments in their new space.<sup>15</sup>

Acupuncture is a system of integrative medicine originating in China whose core practice involves penetrating the skin with thin needles which are activated through gentle and specific movements. The human body is understood to have more than 2,000 acupuncture points on 12 meridians or channels, through which Qi (sometimes translated as energy or life force) flows. (Some western interpretations, seeking to apply western understanding, have suggested that acupuncture points stimulate the central nervous system, affecting the muscles, spinal cord, and brain and producing biochemical changes.)

National Institutes of Health studies have shown that acupuncture is an effective treatment alone or in combination with conventional therapies for treating a variety of conditions.

Major healthcare providers (including Johns Hopkins Hospital, Mayo Clinic, and Memorial Sloan Kettering Cancer Center) are incorporating acupuncture treatment, and more major insurance carriers are offering coverage.

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<sup>15</sup> When the worker owners of Five Point refer to "community care patients" they mean patients who utilize the service of "community acupuncture." Typically, these patients choose community acupuncture because they have lower incomes. Higher-income people may also opt for community acupuncture if, for

They use an unusual tiered-pricing system for all of their services for the patients who pay out of pocket. The cooperative sets the highest-tier fees for services at the average market rate in Chicago. They call this the “supportive rate.” The next tier is discounted, and the most affordable tier, discounted, even more, is intended for needs-based clients. It is a trust-based system, with no documentation of income level required. “We explain, as people are checking out, ‘hey, we have this system where you just pay basically what you're comfortable with,’” describes Nathan.

“We believe it's better for them to self-select. When you create a culture that's honest and transparent, people tend to honor that,” says Nathan. Celeste Levitz-Jones adds, “I was surprised at how many people pay our supportive rate, the highest tier. ... People were paying more without blinking. It was a good reminder that if you are doing the right thing, and people are feeling like they are helping a good business if they can pay more they will.”

Recently Five Point Holistic Health started offering psychotherapy. They see psychotherapy as a good integration with and complement to their other services. They plan to have a team of at least four psychotherapists on staff in the new space.<sup>16</sup>

They will begin offering group work in addition to individual therapy sessions later this year.

Five Point is also part of a pilot program with Howard Brown Health, a health service organization that serves people who experience being “othered” in traditional medical care settings and provides LGBTQ+-affirming health care. The program pays for its program participants to utilize Five Point Holistic Health for as many services as they want. Howard Brown Health reimburses for the equivalent of their middle-tier fees. Approximately 10 people are part of the program now. “We hope that more partnerships like the Howard Brown Health pilot will happen in the future,” says Nathan Paulus.

## **Conclusion**

Looking forward to the expansion and larger space, the co-owners continue to engage in self-reflecting as they always have. Indeed, their pace of growth is lifting to the surface some important organizational questions for the future.

“I struggle with the fact that most of our workers are not co-owners now,” acknowledges Celeste Levitz-Jones.

Up until now, “for the most part the people who want to become owners have, and the people who haven't are those who just aren't interested,” says Celeste Levitz-Jones. But since they

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example, their insurance doesn't cover acupuncture treatments. Practitioners see acupuncture patients at the rate of two an hour in private rooms, and if a practitioner is just seeing community patients, they see three or four per hour.

<sup>16</sup> “We've sort of flirted with psychotherapy several times,” says Nathan. “But in the past, it was the problem of hiring people part-time...and it never felt great.” They did not have the physical room. Their new bigger space, however, will make it possible to hire psychotherapists full-time.

converted their independent contractors into employees on the payroll, and expanded the number of staff people, we now “have more staff now than we have owners.”

This is a product of the way they defined ownership long ago. At Five Point, “owners are CEOs in addition to practitioners. In the past, the people who have become owners are interested in the higher-order business stuff and have skills.” But in Celeste’s experience, “a lot of people just want to practice. They don’t want to do marketing or HR!” Another obstacle to membership, for some, is the size of the required member share.

“I will be honest,” she says. “I am starting to become uncomfortable with the model” we have evolved, even if in many ways it has served us and the cooperative well in its first eight years. “I now think there should be an easier way for those who are just practitioners to become owners.”

“We’re still figuring it out,” she says. “I’d like to be able to design a model that allows for more people to become owners,” and “as someone who founded the business, I also acknowledge that it would be hard and feels risky to give up all control to people who just got here. It’s this balance.”

“We have this kind of conversation” within Five Point Holistic Health all the time, she says.

“It’s something that we want to figure out a solution to. But probably, right now, we have to focus first on our move.”

### Summary Table: Five Point Holistic Health

Employees	15
Members	3
Year Founded	2014
Governance	Members govern directly
	Committees -Members serve on two of four committees: Finance, HR/Safety, Operations, Marketing
	Owner Meetings -Facilitated, planned agenda
Profit Sharing	Most recent in 2019; small
Membership	Considered after 6 months of employment -Member share of \$5,000 -Unanimous vote by current members
Compensation	Above-market pay, health benefits, paid leave
Seed Funding	Personal capital investments, loans from Accion Chicago and landlord

### Sources

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