

OIC Rules Coordinator

From: Front Desk <frontdesk@accidentandinjurychiro.com>
Sent: Tuesday, August 5, 2025 1:17 PM
To: OIC Rules Coordinator
Subject: R2025-05 First Prepublication Draft Comment

External Email

Dear Coordinator,

I am writing to draw attention to the significant payment reductions imposed by insurance carriers, including Progressive, cutting reimbursements by as much as varies by Carrier. As a healthcare provider, I have seen firsthand how these changes deter patients from receiving vital care, fearing high out-of-pocket expenses.

This issue arises from an opaque FAIR Health database utilized by insurers, leading to unjust cuts in treatment payments. Patients are paying premiums but facing barriers to necessary care. I encourage my patients to share their experiences and contribute to this pressing issue ahead of the August 8 deadline.

Brandi Naihe

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From: Front Desk <frontdesk@accidentandinjurychiro.com>
Sent: Tuesday, August 5, 2025 1:18 PM
To: OIC Rules Coordinator
Subject: R2025-05 First Prepublication Draft Comment

External Email

Dear Washington State Office of the Insurance Commissioner,

I am writing to express my deep concern regarding the recent reductions in payments from auto insurers, particularly Allstate, with cuts as significant as varies by carrier. These arbitrary reductions are impacting our ability to provide essential care to our patients, who are increasingly afraid to seek necessary treatments due to potential out-of-pocket costs.

Patients deserve transparency regarding the FAIR Health database being used to determine these cuts, which seems to offer no clear rationale. Such practices compromise the quality of care and recovery, directly contradicting the promises made when purchasing insurance.

I urge my fellow PT patients to also voice their concerns. It's crucial we address this issue before August 8, 2025

Brandi Naihe

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From: Front Desk <frontdesk@accidentandinjurychiro.com>
Sent: Tuesday, August 5, 2025 1:19 PM
To: OIC Rules Coordinator
Subject: R2025-05 First Prepublication Draft Comment

External Email

Hello,

I am contacting you about the disturbing trend of reduced payments by auto insurers, including USAA, which have decreased reimbursement rates by varies by carrier. These cuts compromise patient care, with many of my clients avoiding necessary treatments due to fears of financial burden.

Transparency surrounding the FAIR Health database is critical. This arbitrary approach to billing undermines patients' health outcomes and places an unfair load on providers. I implore other patients to speak out as well before the August 8 deadline.

Brandi Naihe

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From: Front Desk <frontdesk@accidentandinjurychiro.com>
Sent: Tuesday, August 5, 2025 1:22 PM
To: OIC Rules Coordinator
Subject: R2025-05 First Prepublication Draft Commen

External Email

To Whom It May Concern,

I feel compelled to write regarding the unjustified reductions in payments from carriers like Progressive, which have slashed treatment coverage varies by carrier. Patients are avoiding essential care due to these financial constraints, impacting their recovery and well-being.

Insurers' reliance on the FAIR Health database lacks transparency and often results in arbitrary treatment cuts. My patients pay hefty premiums while receiving inadequate options. I urge all affected to address this before August 8, 2025.

Alex Montelongo

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From: Front Desk <frontdesk@accidentandinjurychiro.com>
Sent: Tuesday, August 5, 2025 1:24 PM
To: OIC Rules Coordinator
Subject: R2025-05 First Prepublication Draft Comment

External Email

Dear Office of the Insurance Commissioner,

I am alarmed by the recent payment reductions from major insurers, such as Allstate, with cuts reaching varies by Carrier. My patients are apprehensive about seeking treatment due to the risk of being burdened with higher out-of-pocket costs.

The use of the FAIR Health database seems to sideline personalized care in favor of a standardized model that does not meet individual healthcare needs. This is unacceptable. I actively encourage my patients to express their concerns before the August 8 deadline.

Warm regards
Alex Montelongo

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From: Front Desk <frontdesk@accidentandinjurychiro.com>
Sent: Tuesday, August 5, 2025 1:25 PM
To: OIC Rules Coordinator
Subject: R2025-05 First Prepublication Draft Commen

External Email

Dear Sir/Madam,

I am reaching out regarding the severe reductions in payments by carriers like USAA. Many practices, including mine, are being affected by cuts of varies by carrier leading to increased patient reluctance to pursue required treatments.

This situation highlights the lack of accountability associated with the FAIR Health database. It is unjust to expect patients to receive adequate care while insurers cut reimbursements without justification. I would like to invite my patients to share their stories by August 8, 2025.

Best wishes
Brandi Naihe

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From: Front Desk <frontdesk@accidentandinjurychiro.com>
Sent: Tuesday, August 5, 2025 2:46 PM
To: OIC Rules Coordinator
Subject: R2025-05 First Prepublication Draft Comment

External Email

Dear Commissioner,

I want to express my dismay regarding the recent decreases in payment rates from carriers, including USAA, with cuts of up to varies by carrier. This practice is creating a chilling effect on patient care, as many avoid necessary services for fear of enormous bills.

The lack of clarity surrounding the FAIR Health database continues to confuse providers and patients. This model must change to support honest, effective treatment options. I urge others to lend their voices by August 8, 2025.

Thank you
Whitney Adams-Chavarria

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From: Front Desk <frontdesk@accidentandinjurychiro.com>
Sent: Tuesday, August 5, 2025 2:36 PM
To: OIC Rules Coordinator
Subject: R2025-05 First Prepublication Draft Comment

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Dear To whom it may concern,

I am writing to highlight the concerning trend of reduced payments from auto insurers like USAA, with reductions as high as it varies by carrier. This alarming practice puts patients at risk of inadequate care due to financial concerns.

We need full transparency on how the FAIR Health database operates. Patients deserve better outcomes based on their healthcare needs. I encourage all my patients to file their comments before the August 8 deadline.

With respect,
Whitney Adams-Chavarria

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