

## OIC Rules Coordinator

---

**From:** brian stuck <drbrian.ohc@gmail.com>  
**Sent:** Friday, August 8, 2025 2:10 PM  
**To:** OIC Rules Coordinator  
**Subject:** R2025-05 First Prepublication draft comment

---

### External Email

---

Hello, Insurance Commissioner Kuderer. I am a Seattle based chiropractor writing to support your effort to limit the auto insurance companies use of the Fair Health database to reduce our reimbursements for care.

We have gotten too familiar with intermediary health company algorithms and non-health trained "analysts" dictating what care is allowed and what is deemed necessary for payment. This use of the auto insurance companies is one more way to boost their own revenue, reduce payments and leave the burden of paying for denied care on the patient.

As a health professional it can be very hard to tell people "it's ok" to use your insurance to get better from a devastating auto accident. It's why you have it. Putting more dollar signs in there makes that conversation hard.

As a small business owner in Seattle, we aren't buying boats or guilded offices, but we do try to pay a living wage to people who work here and care for people. This algorithm use would hurt that as well.

I haven't gone there yet but with insurance denials and contractual write offs, I understand why a number of providers have switched to no insurance. But that limits people getting care also.

I appreciate what you do. I know your fight can't be easy when representing peoples health and those that provide it. But here's one more person that thinks you can do it and I support you.

Brian Stuck, DC