

## OIC Rules Coordinator

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**From:** Dr. Cameron Bigge <pnwchiroclinic@gmail.com>  
**Sent:** Tuesday, July 29, 2025 4:13 PM  
**To:** OIC Rules Coordinator  
**Subject:** R2025-05 First Prepublication draft comment

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### External Email

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Insurance carriers are not delivering on the promised policies that patients are purchasing which is limiting their care and recovery after an auto accident.

Auto Insurers are using FAIR Health database to undercut necessary treatments, and nobody knows how it works. Patients and providers are being left with the financial burden. Full transparency on FAIR Health database is essential.

It is unfair that provider's treatment bills are arbitrarily cut with no real justification based on a patient's health care needs. Patients pay premiums for auto insurance and expect the benefits for what they paid for.

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