

## OIC Rules Coordinator

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**From:** Carrie Lafferty <carrie@movementfromwithin.net>  
**Sent:** Saturday, August 2, 2025 4:52 PM  
**To:** OIC Rules Coordinator  
**Subject:** R2025-05 First Prepublication Draft Comment.

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### External Email

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Rules Coordinator,

I am a PT in private practice in Seattle and have been a small business healthcare provider in Seattle for 25 years.

I am aware that in 2024 the Washington State Supreme Court approved the use of a database by auto insurance companies to reduce your bills to the 80th percentile in personal injury cases. These reductions often result in patients not getting the care they need for fear of greater out-of-pocket costs. Insurers are not fulfilling their policy obligations by limiting the care and recovery of their insureds following an accident and this has a big effect on my practice.

Auto insurers are using FAIR Health databases to undercut necessary treatments and nobody knows how it works. Patients and Providers are being left with the financial burden. We need full transparency on FAIR Health databases. It is unfair that provider's treatment bills are arbitrarily cut with no real justification based on a patient's health care needs. Cook-book medical reimbursement should not be used as a 'one size fits all' for health providers. Patients pay premiums for auto insurance and expect the benefits of what they paid for. If my bills are cut to 80%, then it will lead to additional health care costs to make up the difference.

I am a solo provider health care office and other health care insurers have not given us a raise in over a decade. My licensure, liability insurance, rent and other operating expenses go up every year. Many small practices like mine have already closed and mine may be next if further cuts like this arbitrary personal injury reimbursement are allowed to stand. This has already led to some patients not being able to find providers of their own choice and this leads to abysmal health care.

This is wrong.

Thank you,

Carrie Lafferty, PT  
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Master Healing Qi Gong Teacher  
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P.S. I wanted to remind you of my weekly Feldenkrais and Qi Gong classes on Mondays. Please see my Classes and Sessions page.

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