

OIC Rules Coordinator

From: Dr. Chris Eley, D.C. <drchris@accidentcarechiropractic.com>
Sent: Wednesday, July 30, 2025 11:33 AM
To: OIC Rules Coordinator
Subject: R2025-05 First Prepublication draft comment

External Email

The use of the Fair Health Database should not be allowed in WA State for some of the following reasons:

- 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
- Need full transparency on FAIR Health database
- Unfair that provider's treatment bills are arbitrarily cut with no real justification based on a patient's health care needs
- Cook-book medicine should not be used as "one size fits all"
- Patients pay premiums for auto insurance and expect the benefits for what they paid for
- In the context of treating motor vehicle injuries, this violates WA PIP law in that it does not cover reasonable and necessary medical reimbursements in full, leading to possible financial duress or other harm to the injured party.
- It incentivises medical providers to significantly raise fees to offset partial reimbursement, ultimately increasing the cost of insurance premiums.

Best regards,

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Regional director for ACCM SW WA

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