

OIC Rules Coordinator

From: Cindy Moser <cmoseraic@gmail.com>
Sent: Wednesday, July 30, 2025 9:00 AM
To: OIC Rules Coordinator
Subject: R2025-05 First Prepublication draft comment

External Email

To Whom It May Concern,

I feel compelled to write regarding the unjustified reductions in payments from carriers like USAA/Auto Injury Solutions, Progressive, American Family, Ect., which have slashed treatment coverage by any amount they deem reasonable which can vary by insurance / charges billed and is different by each carrier as it appears there is not set standard. 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 as they refuse to disclose what they are basing that on and no matter how many times that is appealed as the charges more than reasonable, medically necessary and directly related to the injury, they refuse to reprocess for full payment, which often results in arbitrary treatment cuts as that directly affects our patients ability to seek treatment as the cost associated is beyond their capabilities due to the incident they were unexpectedly involved. My patients pay hefty premiums while receiving inadequate options. I urge all affected to address this before August 8, 2025.

The patients' auto carrier has a due diligence to protect their insured, these practices seem to be a direct violation of that and are unethical.

Best,

Cindy Moser

******PLEASE NOTE: I am available via EMAIL on Monday, Wednesdays & Fridays*****
Tuesday and Thursday I am available via Phone AND Email

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