

## OIC Rules Coordinator

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**From:** prenticefamilychiropractic@frontier.com  
**Sent:** Monday, August 4, 2025 8:33 AM  
**To:** OIC Rules Coordinator  
**Subject:** R2025-05 First Prepublication draft comment

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### External Email

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As a chiropractor in WA state I am concerned about my patients with Auto insurance for bodily injury accidents.

Specifically, carriers are increasingly utilizing FAIR Health databases to reduce/undercut necessary care costs.

Thereby, patients and providers are being left with financial burden to cover reduced payments for standardized, usual, customary and necessary care costs.

Thus, patients are opting out of receiving necessary post injury care because they are afraid they will have to pay more out of pocket for necessary treatment

Patients are being unfairly targeted for reduced payments of care despite having paid premiums with the expectation of being "fully" covered. They are becoming victims of large insurance companies targeting their providers so they can increase their bottom line without care or concern for their policy holders. This is deceptive business practices and should not be allowed to continue.

Sincerely,

Daniel W. Prentice, D.,C.S.C.S.,I.M.E.