

OIC Rules Coordinator

From: Dr. Daren Penry <drpenry@drpenry.com>
Sent: Wednesday, July 30, 2025 10:46 PM
To: OIC Rules Coordinator
Subject: R2025-05 first prepublication draft comment

External Email

Dear Insurance Commissioner Kuderer,

I am writing today to add my testimony that some auto insurance carriers have been routinely discounting payments for chiropractic and massage for many years.

I have been in practice for 32 years now and caring for auto injured patients for that whole time. Somewhere along the line certain carriers decided that they would adopt their own criteria for what they would and would not pay and could not be persuaded to pay more fully no matter what we did.

the worst of the carriers has been USAA for many years.
Geico and Progressive have created grief for getting paid fully as well.

these carriers would state various reasons for why they weren't obligated to pay, and withhold payments, or pay at a discounted rate, despite our best efforts to provide records and explanations for our medically necessary services.

In contrast to this there are other carriers that have paid medical bills swiftly and fairly without hassle consistently. these include: Farmers, State Farm, Allstate, Pemco, and American Family Insurance. they are to be commended.

Your support in helping all insurance carriers to pay fairly and fully would be greatly appreciated!

Thank you for working on this!

Sincerely,

Daren Penry DC