

## OIC Rules Coordinator

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**From:** David Bourree <drbourree@yahoo.com>  
**Sent:** Tuesday, July 29, 2025 5:41 PM  
**To:** OIC Rules Coordinator  
**Subject:** "R2025-05 First Prepublication draft comment"

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### External Email

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Congratulations on being elected as our new Insurance Commissioner Ms. Kuderer.

We appreciate you taking on this very tough role. I voted for you!!

As you likely are already aware of Auto Insurers are trying to cut corners on patient care reimbursement utilizing the FAIR Health database to cut reimbursement to 80%.

I have heard that the insurer may be also arbitrarily cutting the patients care plan with no real rationale or justification. There shouldn't be a "cook book" approach to health care.

There is no transparency to their clandestine program. Neither the provider nor the patient signed up for or agreed to this cut in reimbursement.

The 20% balance is then left for the patient to pay when they were under the impression their care was covered at 100% contractually. I don't see the insurer giving the patient a 20% discount on their monthly premium,

Let me know how I can assist you in your endeavor, David Bourree DC DACS

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