

OIC Rules Coordinator

From: David Stemp <davidstemp24@gmail.com>
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To: OIC Rules Coordinator
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My name is David Stemp DC. I am a chiropractor with a small family practice in Tacoma, WA.

I would like to submit a comment regarding the auto insurance industry's use of the so called Fair Health Database.

As far as I can tell this arbitrary metric which is not explained in the explanation of benefits our office receives from the insurance company, is used to undercut the reimbursements I have submitted for the care I provide for my patients.

In multiple cases my bill has been reduced by 20% without explanation.

My only concern is and always has been that my patients are allowed to return to the level of function they enjoyed before they were injured through no fault of their own. Adding the extra burden of having to pay for the care that they are entitled to by their own insurance company, causes undue financial stress and can lead to interruption of the critical care they need in order to return to health.

I think this policy is unfair and it needs the attention of your office.
Thank you so much for standing up to these unfair and arbitrary practices.
David Stemp DC

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