

## OIC Rules Coordinator

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**From:** David York D.C. <yorkchiropractic2018@gmail.com>  
**Sent:** Wednesday, July 30, 2025 8:48 AM  
**To:** OIC Rules Coordinator  
**Subject:** R2025-05 First Prepublication draft comment

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### External Email

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My name is David York, a chiropractor and business owner in Washington State. Our business relies heavily on personal injury claims. The insurance companies which are the payers in most instances for these personal injuries are actively trying to increase their profits by attacking us.

Payments are reduced for no reason, with no explanation, and patients are not receiving the care they need because they are afraid they will have to pay more out of pocket. Auto Insurers are using the FAIR Health database to undercut necessary treatments, and nobody knows how it works. It is not fair or reasonable that provider's treatment bills are arbitrarily cut with no real justification based on a patient's health care needs. Patients pay premiums for auto insurance and expect the benefits for what they paid for. If my bills are cut to 80%, then it will lead to additional health care costs to make up the difference

David York