

OIC Rules Coordinator

From: Dr. Don Olson <dondc@reachone.com>
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To: OIC Rules Coordinator
Subject: Comment: the Fair Health Database (FHD)

External Email

Greetings OIC Rules coordinator

I was dismayed recently, to learn that an auto insurance company was allowed to arbitrarily use what is titled as the "Fair Health Database" - FHD in order to reduce a local provider's bill, who had provided services to a patient that had been injured in an auto accident. The fact that the Washington State Supreme Court opined to allow continued use of such for auto insurers in general is even more disturbing.

Providers vary in regards to their pre and post-doctoral education, clinical experience and board certifications, along with the services they provide and the costs for such within each of their offices. This variance in time, training, equipment and Staff is evident throughout health care. To allow an auto insurance company to use this FHD to hang uncertainty and worry over a provider's head in their day to day practices is wrong as it threatens to leave both the patient and the providers with a financial burden they neither expect nor deserve.

I am encouraged to learn that Commissioner Patty Kuderer has proposed rulemaking that would limit auto insurers' use of the Fair Health Database in regards to Personal Injury claims. I would also hope the OIC would strongly encourage full transparency of the FHD. Patients are required by law to pay premiums to auto insurance companies and they expect to rely on the benefits they pay for.

Thank you again,
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