

OIC Rules Coordinator

From: Dorrine Perez <D.Perez@cpincwa.com>
Sent: Thursday, August 7, 2025 4:57 PM
To: OIC Rules Coordinator
Subject: R2025-05 First Prepublication draft comment

External Email

Hello,

I would like to comment that has been significantly impacting both our practice and our patients tremendously, auto insurers are relying on the FAIR Health database to justify reducing reimbursement rates for medically necessary treatment and often without clear explanation or transparency.

As results, providers are left to absorb the financial shortfall, and patients are burdened with unexpected out-of-pocket costs. I feel as though we are being pushed into a one size for all system that fails to reflect the real and varied needs of individual patients. Our patients pay for insurance with the expectation that it will cover necessary care and not to be denied based on vague and inconsistent data. And I also feel that these arbitrary reductions can lead to delays in treatment and ultimately bring up healthcare costs over time. What we need is transparency, and an understanding on how FAIR Health data is being applied, and why these reductions are occurring, and to ensure that our providers have a voice in the process.

Most importantly, our patients deserve better.

Sincerely,

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