

## OIC Rules Coordinator

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**From:** Harbor Life Chiropractic <harborlifechiro@gmail.com>  
**Sent:** Thursday, August 7, 2025 2:44 PM  
**To:** OIC Rules Coordinator  
**Subject:** R2025-05 First Prepublication draft comment

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### External Email

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To Whom It May Concern,

We are experiencing patient feedback that some PIP policies are only covering 80% of charges, therefore they are reluctant to come in for needed services due to a possible patient balance. Insurance carriers often fall short of delivering on promised policies by denying or delaying coverage for necessary treatments, imposing restrictive authorizations, or underpaying claims. This limits patients' access to timely and appropriate care after an accident, hindering their recovery. Despite purchasing policies that claim to cover rehabilitation, specialist visits, or long-term therapies, patients frequently encounter bureaucratic hurdles and cost-cutting measures that prioritize the insurer's bottom line over patient outcomes.

We put our patient's health above all else here at Harbor Life Chiropractic, and this issue is a huge hindrance in the process.

**Harbor Life Chiropractic**

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