

OIC Rules Coordinator

From: Doc 925 <doctorjb925@gmail.com>
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To: OIC Rules Coordinator
Subject: R2025-05 First Prepublication draft comment

External Email

To the Office of Insurance Commissioner

This letter is in regard to unjust actions of the auto insurance industry, and its inappropriate use of the Fair Health Database. This database is not "fair" at all and uses not only arbitrary data comparisons, but factors in algorithms that are secretive and undermine the efforts of hardworking chiropractors like myself. The insurance industry ensures for itself that it remains a revenue generating system, while attempting to undermine the equitable efforts of the chiropractic care profession. If the auto insurance industry has convinced the legislative system that patients are required to maintain auto insurance, and its growing premiums, yet is continuously limiting coverage, how does that benefit the injured population when a moving vehicle collision happens? If a chiropractor's bill/reimbursement is reduced how is that fair? Why must the costs be forced on everyone EXCEPT the auto insurance industry? The improper use of the "Fair" Health Database must be addressed.... please.

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