

OIC Rules Coordinator

From: Jason <ablettdc@gmail.com>
Sent: Tuesday, July 29, 2025 3:51 PM
To: OIC Rules Coordinator
Subject: R2025-05 First Prepublication draft comment

External Email

Dear Patty Kuderer,

I am writing a draft comment to oppose the auto insurer's use of the Fair Health Database to arbitrarily reduce my claims on personal injury (PI) claims.

If third party Insurance Carriers get this enacted, I suspect that it will be the final nail in my practice coffin. I have been in private practice for over 25 years in Kirkland, WA and can not afford to take a hit on my personal injury cases as all other forms of insurance are gaming the reimbursement system to the point where patients are strapped with the lion's share of the cost and the reimbursement to the healthcare provider has not increased in over 20 years for some carriers (Premera!!!!!!)

Arbitrarily "averaging" my services with services delivered in a rural areas to "average" the service costs within a geographic area without transparency is unfair. Patients pay premiums for auto insurance and expect the benefits for what they paid for.

Auto Insurance reimbursement is only full fee schedule rate I am able to still collect and any hit in this will greatly reduce my ability to stay in business as third party carriers have only REDUCED my rates rather than even provided a cost of living adjustment in their "take it or leave it" "negotiations."

Sincerely,

Jason Ablett,DC
Pinnacle Health Chiropractic
Kirkland, WA