

OIC Rules Coordinator

From: Jayson Sipress <jayson@hybridsportschiro.com>
Sent: Thursday, August 7, 2025 6:12 PM
To: OIC Rules Coordinator
Subject: R2025-05 First Prepublication draft comment

External Email

Dear Commissioner Kuderer,

I am writing to express concern about auto insurance carriers in Washington State failing to deliver on promised policy benefits, limiting patients' access to necessary care after accidents. Insurers' reliance on the opaque FAIR Health database to set reimbursement rates often results in arbitrary cuts to providers' bills, leaving patients and providers to bear the financial burden.

These reductions, sometimes as low as 80% of billed amounts, are made without clear justification or consideration of individual patient needs, promoting a "one-size-fits-all" approach that undermines personalized care. For example, a patient in my practice required physical therapy after a collision, but the insurer's use of FAIR Health data led to underpayment, forcing the patient to forgo sessions. This delayed recovery and caused chronic pain, increasing long-term healthcare costs.

Patients pay premiums expecting full coverage, yet face shortfalls that hinder recovery. I urge your office to investigate these practices, demand transparency in how FAIR Health data is used, and ensure insurers honor their policy commitments.

Thank you for addressing this issue.

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