

OIC Rules Coordinator

From: Dr. Jenni Ricker <rickerchiro@live.com>
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To: OIC Rules Coordinator
Subject: R2025-05 First Prepublication draft comment

External Email

Office of Insurance Commissioner,

I am writing in support of the language to remove the ability of auto insurances to reimburse discounted rates. As a result of the FAIR health database, which is based on unknown information, patients are ending up with financial responsibilities for their car that should be covered by the insurance they have paid for. Every case of musculoskeletal and neurologic symptoms is different following a motor vehicle collision and can not be put in a one size fits all treatment plan, length and expected recovery. Patients deserve to have access to care based on their situation and not be concerned about the financial ramification of seeing treatment. If they were, what has been the point of paying for insurance.

Thank you for your work.

Sincerely,

Dr. Jenni Ricker, DC

Doctor of Chiropractic, Owner of Operations



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