

OIC Rules Coordinator

From: Jerry Dreessen <backtoaction@mac.com>
Sent: Thursday, August 7, 2025 4:50 PM
To: OIC Rules Coordinator
Subject: R2025-05 First Prepublication draft comment

External Email

To the office of the Insurance Commissioner of Washington State
ATTN: Patty Kuderer

Dear Ms. Kuderer,

Chiropractors already are suffering - we haven't had a "cost of living increase" since 1993.

Insurance carriers are not delivering on current promised policies our patients (and ourselves) have purchased.

Auto insurance companies are leveraging the FAIR Health database to reduce coverage for essential treatments, leaving patients and providers to bear the financial consequences. The lack of clarity surrounding how this database operates is alarming. There must be complete transparency regarding the FAIR Health database to ensure fairness.

It's unjust that providers' treatment charges are slashed without clear reasoning tied to a patient's specific medical needs. Standardized, one-size-fits-all approaches to healthcare decisions are unacceptable. Patients pay substantial premiums for auto insurance, expecting the coverage they're entitled to.

When my reimbursement is cut to 80%, it forces additional healthcare costs to bridge the gap, further burdening patients.

Feel free to reach out to our clinic for some concrete examples of this problem.

Thank you for your time,

Respectfully,

Jerry Dreessen DC

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Hospital Qualified- Cleveland University, Kansas City

Primary Spine Care Qualified - Cleveland University, Kansas City

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