

OIC Rules Coordinator

From: Jessi Clifton <jessicole22@gmail.com>
Sent: Thursday, July 31, 2025 10:38 AM
To: OIC Rules Coordinator
Subject: R2025-05 First Prepublication draft comment

External Email

Dear Washington State Office of the Insurance Commissioner,

I am writing to express my deep concern regarding the recent reductions in payments from auto insurers, with cuts as significant as 80%. These arbitrary reductions are impacting our ability to provide essential care to our patients, who are increasingly afraid to seek necessary treatments due to potential out-of-pocket costs. This does not keep Washingtonians healthier and as a victim of an auto injury myself, if I don't have the drug free care my body needs, it will further drive people to seek out opioids. This would be detrimental because getting people off of these addictive drugs, but necessary for pain relief is also a HUGE issue as we see in our local Tacoma community.

Patients deserve transparency regarding the FAIR Health database being used to determine these cuts, which seems to offer no clear rationale. Such practices compromise the quality of care and recovery, directly contradicting the promises made when purchasing insurance.

It's crucial we address this issue as it's a slap in healthcare's face and it's not transparent, clear, or fair.

At what point do we stop giving insurance companies the power over the needs of patients and give it back to the licensed healthcare providers that actively treat and care for their patients and know their needs?

Best regards,
Jessi Clifton