

OIC Rules Coordinator

From: Dr. Karm Virk <drkarm@gmail.com>
Sent: Thursday, August 7, 2025 3:59 PM
To: OIC Rules Coordinator
Subject: R2025-05 First Prepublication draft comment

External Email

Dear OIC,
Please help reign in the Insurance companies from taking advantage of Providers and even more importantly that patients. Patients pay premiums for auto insurance and expect the benefits for what they paid for.

Payments are being reduced for no reason, with no explanation, and patients are not receiving the care they need because they are afraid they will have to pay more out of pocket. We have had Safeco reduce payments and without explanation and against AMA guidelines change or downcode charges by up to 80%.

- Auto Insurers are using FAIR Health database to undercut necessary treatments, and nobody knows how it works
- Patients and providers are being left with the financial burden
- Need full transparency on FAIR Health database
- Unfair that provider's treatment bills are arbitrarily cut with no real justification based on a patient's health care needs
- Cook-book medicine should not be used as "one size fits all"
- If you have specific examples to share of how this practice has impacted your practice and your patients, share those details!
- If my bills are cut to 80%, then it will lead to additional health care costs to make up the difference

Please limit the use of the "Fair" Health Database to arbitrarily reduce our claims on personal injury (PI) claims.

Sincerely,

Dr. Karm S. Virk
Southcenter Chiropractic Massage and Rehab
662 Strander Blvd.
Tukwila, WA
98188
Chiropractic www.southcenterchiropractic.com
Disc Center www.SeattleDiscCenter.com

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OIC Rules Coordinator

From: Dr. Karm Virk <drkarm@gmail.com>
Sent: Thursday, August 7, 2025 4:01 PM
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