

OIC Rules Coordinator

From: Kathy Thomas <healingchirovancouver@gmail.com>
Sent: Tuesday, July 29, 2025 2:53 PM
To: OIC Rules Coordinator
Subject: "R2025-05 First Prepublication draft comment"

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Please do not allow more reduction of our payments from insurance companies through this act. Insurance carriers are not delivering on the promised policies patients are purchasing which is limiting their care and recovery after an accident.

We as health care physicians and licensed experts in healthcare delivery for injuries and health conditions work very hard using our expertise for our patients. Reimbursement by insurance companies for our education, experience and valued care is already reduced. In addition, the cost of running our businesses is ever-increasing with licensing, permits, payroll and property taxes, and multiple other fees. This causes more strain on our ability to help those in need of our care. Thank you~

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From: Kathy Thomas <healingchirovancouver@gmail.com>
Sent: Thursday, August 7, 2025 3:52 PM
To: OIC Rules Coordinator
Subject: R2025-05 First Prepublication draft comment

External Email

Dear Office of Insurance Commissioner,

I am urging you to not allow this Rulemaking to happen. I am a chiropractor of 25 years in Vancouver, WA serving my community in a small private practice. Here are a few points as to why this decision would hurt us as a small business.

1. Auto Insurers are using FAIR Health database to undercut necessary treatments, and none of us knows how it works
2. This creates financial burden on our patients and us as providers
3. The FAIR Health database must have FULL transparency
4. It is unfair that provider's treatment bills are arbitrarily cut with no real justification based on a patient's health care needs
5. Chiropractic and other health care is not and should not be used as "one size fits all"
6. Our patients paying auto insurance premiums should expect and receive the benefits they paid for
7. We are already heavily impacted by drastic reductions by health insurance companies which creates a big challenge to meet revenue needs to run our business.
8. In addition, we work VERY hard to every dollar we earn
9. If my bills are cut to 80%, then it will lead to additional health care costs to make up the difference

Thank you for your understanding and support.

Sincerely in Health,

Kathy L. Thomas, DC