

## OIC Rules Coordinator

---

**From:** kelly@tumwaterchirocenter.com  
**Sent:** Wednesday, August 6, 2025 7:22 AM  
**To:** OIC Rules Coordinator  
**Subject:** R2025-05 First Prepublication draft comment from Tumwater Chiropractic Center

External Email

To whom it may concern,

I am writing to complain about unfair billing practices from auto-insurance companies that are negatively effecting patient care in our office. Auto injuries are already incredibly stressful events for patients going through that experience, but patients not knowing if their insurance will be paying their medical bills or if they will have to pay for any of it themselves is an unnecessary stressors that could be avoided with fair billing practices by the insurance company. These unknowns have definitely prevented some patients in our office from getting the recommended care, whether that be an MRI we want to refer them for or physical therapy, or other treatments.

In the year 2025 alone, in my clinic we have had the following insurance carries reduce their payments for patient care with no known reason.

2025 PI carrier discounts

Allstate

5 patients

72 appointments total

Total discounted amount: \$3,545.96

Liberty mutual/Safeco

2 patients

17 appointments total

Total discounted amount: \$587.13

Farmers

2 patients

23 appointments total

Total discounted amount: \$826.60

American Family Insurance

2 patients

32 appointments total

Total discounted amount: \$1,348.63

Please make auto insurance carriers stop this unfair practice. And let me know if there is any other information or help I can offer in this matter.

Sincerely,

Kelly Golob, DC  
Tumwater Chiropractic Center