

OIC Rules Coordinator

From: Kristina Coppock <kcoppock@active-life-chiropractic.com>
Sent: Friday, August 8, 2025 2:49 PM
To: OIC Rules Coordinator
Subject: R2025-05 First Prepublication draft comment

External Email

To Whom It May Concern,

I am writing to express my concern over how Auto Insurers have recently been using the FAIR Health Database to randomly reduce payments for the care of my practice members. There was no advanced notification of this change and no contracts have been signed to agree to such terms. We have received a number of payments that have been reduced, but the reductions are not consistent or understood and only the explanation of benefit code X9025 citing the WA FAIR Health database and a legal case is offered as an explanation.

We attempt to set our rates at a reasonable level and do not inflate our charges or treatment to take advantage of persons with PIP insurance coverage, as the care we render after an automobile collision is both reasonable and necessary to return a patient back to preinjury status. As our costs to provide care continue to rise at an unprecedented rate it is important that we are compensated fairly by the payers so that we can continue to operate. These random and unexpected reductions will lead to us being forced to pass along the balances to the patients who are and should expect to have full coverage for their health needs based on the agreements they have with their PIP insurance carriers up to their policy limits. I would ask that you seriously consider how this practice will affect both patients and providers going forward.

Sincerely,
Kristina Coppock, DC MS

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