## **OIC Rules Coordinator**

From: Kurt Sherwood <drkurtdc@gmail.com>
Sent: Wednesday, July 30, 2025 3:39 PM

**To:** OIC Rules Coordinator

**Subject:** R2025-05 First Prepublication draft comment

## External Email

Dear insurance commissioners office,

As you are aware, the use of the fair health database to cut claims in auto insurance patients is not working. It reduces the amount doctors are paid to below the norm for the area.

We have no option other than charge the patient the difference.

If the system was actually "fair" wouldn't there be instances where the fee would be increased if the office was charging below the regional norm??

Obviously another insurance scam to cut fees and cheat the customer (the insured).

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