

OIC Rules Coordinator

From: Dr. Leo Romero <L.Romero@cpincwa.com>
Sent: Friday, August 8, 2025 8:30 AM
To: OIC Rules Coordinator
Subject: R2025-05 First Prepublication draft comment

External Email

To the Washington State Office of the Insurance Commissioner:

I am an ex-Commissioner for the Department of Health and past Chairman of the Chiropractic Quality Assurance Commission. I am expressing my strong support for the proposed rule changes that would prevent property and casualty insurers from unfairly denying or reducing reimbursement for claims without a thorough and reasonable investigation.

I believe it's essential to require insurers to conduct individualized assessments of claims, rather than relying solely on databases to determine reimbursements. My experience has shown that database-driven decisions can be arbitrary and unfair, disregarding factors like the time, effort, and skill required to perform medical services. I support the proposed language that would require insurers to provide detailed information about the data used to determine reimbursements. I also believe that insurers should be transparent about their claims decision-making processes. By adopting this rule, the Office of the Insurance Commissioner can help ensure that patients receive fair and transparent treatment, and that insurers are held accountable for their payment decisions.

Sincerely,

Leo Romero