

## OIC Rules Coordinator

---

**From:** Elizabeth Faletti <drliz@drlizdc.com>  
**Sent:** Thursday, August 7, 2025 4:10 PM  
**To:** OIC Rules Coordinator  
**Subject:** R2025-05 First Prepublication draft comment

---

### External Email

---

Please do not change car collisions insurance coverage to 80% paid. Doing this will make a patient not get the amount of care they need to recover from injuries.

I have seen many who need x-rays, be at emergency, see different doctors, get chiropractic care, massage care, physical therapy and often their own insurance has only allowed \$10,000 coverage. Then the third party will not pay for 3 years. This sets up a patient to potentially have the damage for the rest of their life. Not returning to normal life.

I have had many patients who had good coverage, and they got the care they needed. And they returned to living the life they need and want.

I have had a few patients that either the insurance took away the coverage, or they had the patient sign it off without realizing they don't have to do this.

Again, please do not have the insurance not pay the full amount charged. As a person with car insurance, we pay our total amount and expect to have help when we need it.

Thank you,

Liz Faletti, DC  
Liz Faletti Chiropractor PLLC  
1409 N Pittsburgh St Suite B  
Kennewick, WA 99336  
509-736-3348