

## OIC Rules Coordinator

---

**From:** Dr. Matthew Fryauf, D.C. <drmatt@accidentcarechiropractic.com>  
**Sent:** Thursday, July 31, 2025 9:44 AM  
**To:** OIC Rules Coordinator  
**Subject:** Opposition to Insurance Reducing Bills

---

### External Email

---

Dear Rules Coordinator,

I'm writing in support of the proposed rulemaking (R2025-05) that would limit auto insurers' use of the Fair Health Database to reduce personal injury claims. As a provider, I've seen firsthand how insurers are using this opaque system to arbitrarily slash payments—often by 20% or more—without any explanation or regard for the patient's actual medical needs.

This practice is hurting both patients and providers. Patients are being left with unexpected out-of-pocket costs, which discourages them from seeking the full scope of care they need to recover after an accident. As a result, care is delayed, recovery is compromised, and trust in the system erodes.

The Fair Health Database may present itself as independent, but the lack of transparency and its methodology—which blends rural and urban cost data into an unrecognizable “average”—does not reflect the reality of providing care in a metropolitan area like ours. The result is a financial squeeze that is forcing practices like mine to reconsider accepting certain insurance plans altogether.

Auto insurance policies are marketed to consumers as comprehensive and reliable. Patients pay premiums with the expectation that their medical care after an accident will be covered. Instead, insurers are using algorithm-driven, “cookbook” methods to override individual care decisions, which is both unethical and harmful.

I urge the Commissioner to adopt clear rules that require transparency and fairness in how insurers determine payments—and to prohibit the arbitrary use of the Fair Health Database in reducing medically necessary treatment bills.

Thank you for your time and attention to this important issue.

Matt Fryauf DC

Accident Care Chiropractic and Massage

479-936-1467