

## OIC Rules Coordinator

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**From:** Melinda Maxwell <drmaxwelldc@gmail.com>  
**Sent:** Friday, August 8, 2025 2:16 PM  
**To:** OIC Rules Coordinator  
**Subject:** R2025-05 First Prepublication draft comment

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### External Email

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Please consider not using the "Fair " database for reducing our fees.

We already have to fight for our patients to make sure they get the coverage they have purchased for their healthcare after Collisions and other personal injury matters . Unnecessary and onerous charting takes so much time for these arbitrary reductions. Patients pay for their care and then are afraid to use these benefits.

For example:

- Auto Insurers are using FAIR Health database to undercut necessary treatments, and nobody knows how it works
- Patients and providers are being left with the financial burden
- Need full transparency on FAIR Health database
- Unfair that provider's treatment bills are arbitrarily cut with no real justification based on a patient's health care needs
- Cook-book medicine should not be used as "one size fits all"
- Patients pay premiums for auto insurance and expect the benefits for what they paid for
- If my bills are cut to 80%, then it will lead to additional health care costs to make up the difference

Thank you for your attention! We appreciate your concern.

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