

OIC Rules Coordinator

From: Mike E <eekhoffchiro@gmail.com>
Sent: Tuesday, July 29, 2025 2:27 PM
To: OIC Rules Coordinator
Subject: R2025-05 First Prepublication draft comment

External Email

I'm writing to you because I'm concerned that this new language and rule would make it possible for insurance companies to use a "fair health database" that is a private entity that is masquerading as a cost savings to patients and insurance companies. The reality is it is a business strategy for insurance companies to save money and pass real health care costs onto the consumer/patient. This database will undercut necessary treatments.

It is unfair that a provider's treatment bills will be arbitrarily cut without any justification beyond a database, not a patient's actual health care needs. This will lead patients to poorer health outcomes.

We have already seen this type of "automatic bill cutting" cause people to stop receiving care and also cause patients to drop insurance companies.

Please stop the use of these databases because they are not based on the costs of healthcare in specific regions.

Thank you.

Michael Eekhoff

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