

## OIC Rules Coordinator

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**From:** Dr. Groves <drg@painfreemovewell.com>  
**Sent:** Thursday, August 7, 2025 4:34 PM  
**To:** OIC Rules Coordinator  
**Subject:** R2025-05 First Prepublication draft comment

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### External Email

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Dear Rules Coordinator,

I am writing to express my concern regarding the use of the FAIR Health database by auto insurers to reduce provider payments to 80% or less. This system is non-transparent, combines metropolitan and rural cost data, and arbitrarily lowers reimbursement without consideration for patient needs or actual treatment costs.

As a result, my bills are being reduced without explanation, leaving patients afraid they will have to pay more out of pocket and limiting their access to necessary care and recovery after an accident. This practice shifts the financial burden to patients and providers, undermines the care patients are paying premiums for, and discourages appropriate treatment.

I urge the Office of the Insurance Commissioner to require full transparency in how the FAIR Health database is used, prohibit arbitrary reductions, and ensure that payments reflect the true cost of care needed for recovery. Patients pay for coverage with the expectation that their care will be fully supported—not unfairly reduced by hidden algorithms.

Thank you for your attention to this matter.

Sincerely,

***Dr. Michael Groves***

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