

OIC Rules Coordinator

From: Dr. Mike Smith <drsmith@tangelohealth.com>
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To: OIC Rules Coordinator
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External Email

To whom it may concern.

Insurance carriers are not delivering on the promised policies patients are purchasing, which is limiting their care and recovery after an accident. At my chiropractic clinic, we are seeing firsthand how auto insurers are increasingly using the FAIR Health database to undercut necessary treatments — and no one knows exactly how it works. Patients who are victims of accidents, and who have done everything right, are left frustrated, confused, and irritated — often directing that frustration toward our clinic and their attorneys — because they have not been made whole. They did nothing wrong, yet their lives have been negatively impacted. When treatment bills are arbitrarily reduced without clear justification based on a patient's actual healthcare needs, both patients and providers are left with the financial burden. This “cook-book medicine” approach applies a one-size-fits-all model that ignores individual circumstances. Patients who pay premiums for auto insurance deserve full transparency in how these decisions are made, as well as the full benefits they have paid for.

Thank you for your consideration.

Michael Smith, DC

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