

OIC Rules Coordinator

From: Mike Wall <mwallwtd@hotmail.com>
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To: OIC Rules Coordinator
Subject: R2025-05 First Prepublication draft comment

Importance: High

External Email

Hello,

I would like to voice my concerns on this, the insurance carriers are not delivering on the promised policies patients are purchasing which is limiting their care and recovery after an accident. This creates a scenario where both patients and providers are being left with the financial burden, which, if my bills are cut to 80%, then it will lead to additional health care costs to make up the difference. This is unfair that provider's treatment bills are arbitrarily cut with no real justification based on a patient's health care needs.

Patients pay premiums for auto insurance and expect the benefits for what they paid for, and these Auto Insurers are using FAIR Health database to undercut necessary treatments, and nobody knows how it works.

In Health,

Dr. Michael L. Wall, DC