## **OIC Rules Coordinator**

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**To:** OIC Rules Coordinator

**Subject:** R2025-05 First Prepublication draft comment

## External Email

Insurance carriers are not delivering on the promised policies patients are purchasing, which is limiting their care and recovery after an accident. 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 due to this.

We need full transparency on FAIR Health database. Provider's treatment bills are arbitrarily cut with no real justification based on a patient's health care needs. Cookbook medicine should not be used as "one size fits all". Patients pay premiums for auto insurance and expect the benefits for which they paid.

Blessing,

Dr. Minh Vo