

OIC Rules Coordinator

From: Nathan Coppock <ncoppock@active-life-chiropractic.com>
Sent: Friday, August 8, 2025 9:12 AM
To: OIC Rules Coordinator
Subject: R2025-05 First Prepublication draft comment

External Email

Good morning, I am reaching out to express my concern over how Auto Insurers are now using the FAIR Health Database to seemingly arbitrarily reduce payments for the care of my patients. First off, we have never been consulted or given advanced notification of this change that certain carriers have made. Our first indication of this implementation was when we received payments that were reduced with an explanation of benefit code X9025 citing the WA FAIR Health database and a legal case. We have received a number of payments that have been reduced, but the reductions are not consistent or understood. As an example, we had a patient who was charged for a 1-2 area spinal manipulation code (98940) at a \$60 rate on both 5/30/25 and at the next visit 6/9/2025. One visit received a reduction of \$9.48 and the other received a reduction of \$.27. We attempt to set our rates at a reasonable level and do not inflate our initial charges to take advantage of or deplete a persons PIP insurance coverage, as the care we render after an automobile collision is both reasonable and necessary to return a patient back to preinjury status. As our costs to provide care continue to rise it is important that we are compensated fairly by the payors so that we can continue to operate. This sort of reduction will lead to us being forced to pass along the balances to the patients who are already expecting to have full coverage for their health needs based on the agreements they have with their insurance carriers. I would ask that you seriously consider how this practice will affect both patients and providers going forward.

Thank you for your time.

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