

OIC Rules Coordinator

From: Nicole Czech <drnicole.asc@gmail.com>
Sent: Tuesday, July 29, 2025 3:26 PM
To: OIC Rules Coordinator
Subject: R2025-05 First Prepublication draft comment

External Email

To Whom it May Concern;

The Fair Health Database would negatively impact local small businesses and quality of care to patients.

Our patients pay their premiums to their insurance companies, expecting their insurance companies to cover the expense of medical treatment after a motor vehicle collision. It is in bad faith for these companies to utilize the "Fair Health Database."

For example, my small business is in Vancouver, Washington. It is a metropolitan area with a significant cost of living. The cost of operating the business is much different compared to running a small business in Yakima or more rural areas with lower cost of living. The "Fair Health Database" would combine reimbursements from rural areas with metropolitan areas and make it more costly for the businesses and for the patients.

Secondly, it is completely unfair that provider's treatment bills are arbitrarily cut with no real justification based on a patient's health care needs.

By these companies cutting bills, it will indirectly increase health care costs to make up the difference.

Thank you for your consideration.

Regards,

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