## **OIC Rules Coordinator**

From: Conscious Choice Chiropractic <consciouschoicechiropractic@gmail.com>

Sent: Thursday, August 7, 2025 5:58 PM

**To:** OIC Rules Coordinator

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

## External Email

## To Whom It May Concern:

Insurance carriers are not following through on what they have promised patients is available in their policy following an auto accident. As a result, this is limiting their care and recovery after an accident.

I have personally experienced an insurance carrier cutting my bill by a percentage. Arbitrary percentage cuts are unfair to both the patient and the provider and add unnecessary stress during a trying time, one that should be focused on treatment. Cuts like these have contributed to the need for me to raise my fees. Bills being cut directly lead to additional health care costs to make up the difference.

My patients and I are left with the financial burden if my bills are cut by 80% using this database. When my patients make the decision to pay a premium to an auto insurance carrier – a decision in which their hands are somewhat tied because auto insurance is mandatory in order to operate a motor vehicle – they should be receiving the benefits they paid for. Providers and patients need full transparency on the FAIR health database and we need to understand the reasons behind the reductions in payment.

With yours in health,

Patrick Hunter, D.C. Conscious Choice Chiropractic P 206.267.7000 F 206.938.4219