

OIC Rules Coordinator

From: Dr. Randy Bryant DC <DrBryantDC@passwall.com>
Sent: Thursday, August 7, 2025 5:20 PM
To: OIC Rules Coordinator
Subject: R2025-05 First Prepublication draft comment

External Email

Dear Insurance Commissioner,

I am writing you to help defend practitioners and patients from another money grab insurance companies have enabled with the mis-named "FAIR" health database to reduce coverage for care. This "FAIR" health database allows insurance carriers (which already post massive profit increases yearly) to not deliver on the promised payment for injury care on policies patients are purchasing, which is limiting their care and recovery after an accident and causing some to not seek necessary care for fear of unknowns in coverage. This FAIR Health database is not even publicly known how it works and prices are set and allows provider's treatment bills to be arbitrarily cut with no real justification based on a patient's health care needs as well.

As small independent providers we are constantly subject to insurance lowering payments, not increasing based on inflation. Insurance carriers are constantly pushing more cost to the patients already while constantly increasing premiums, coinsurance and increasing profit margins already. Please prevent this type of unreasonable non-transparent reduction to providers and patient coverages and keep more people covered and more independent practitioners in business!

Dr. Randy Bryant DC