

## OIC Rules Coordinator

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**From:** Roxy Mueller <roxy@whalley-law.com>  
**Sent:** Wednesday, July 30, 2025 8:31 AM  
**To:** OIC Rules Coordinator  
**Subject:** REGARDING: R2025-05 First Prepublication public comment

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### External Email

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Dear OIC,

The Supreme Court approved the use of a "secretive" database to reduce medical bills to 80% based on the Fair Health database, which is private, and uses algorithms to reduce patient payments. The database is advertised as an "independent nonprofit organization," but uses an "average" of services costs within a hidden geographic area. This process combines metropolitan areas (which usually has higher costs) with rural areas (which usually have lower costs) to unfairly reduce patient claims payments. The result is that patients are forced to accept a less than a fair value of their services, forcing patients to pay out of pocket. When you bill the patient, the insurer pits the patient against the provider and intervenes on behalf of the patient.

The Insurance Commissioner needs to know that patients being forced under this bill to pay more out of their pocket is **WRONG!!** Insurance carriers should not be able to reduce payments for no reason, with no explanation, and patients are not receiving the care they need because they are afraid they will have to pay more out of pocket. Insurance carriers are not delivering on the promised policies patients are purchasing which is limiting their care and recovery after an accident. Patients should **NOT** be left with the financial burden. We need **FULL** transparency of the FAIR Health database. There should **NOT** be a one size fits all approach to allow insurance companies to undercut necessary treatments. Patients pay premiums for auto insurance and expect the benefits for what they paid!!

Thank you for your time.

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