

## OIC Rules Coordinator

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**From:** Dr. Ryan Decoria <R.DeCoria@cpincwa.com>  
**Sent:** Thursday, August 7, 2025 4:29 PM  
**To:** OIC Rules Coordinator  
**Subject:** R2025-05 First Prepublication draft comment

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### External Email

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Good Afternoon,

I work in a group practice as an associate Chiropractor. I would like to share a concern that's been affecting our practice and our patients. Auto insurers are using the FAIR Health database to cut reimbursement rates for necessary treatments—often without any clear reason. These cuts leave providers covering the difference and patients stuck with unexpected bills.

It feels like we're being forced into a one-size-fits-all model that doesn't reflect real patient needs. People pay for insurance expecting coverage, not denials based on vague data.

If bills are reduced, then this can lead to delayed care and higher costs down the line. We need transparency. We need to understand how FAIR Health is being used and why these cuts are happening. Providers should have a say, and patients deserve better.

Thank you for your time and have a great day.

*Dr. Ryan DeCoria*

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