

## OIC Rules Coordinator

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**From:** Sam Wardell <samwardelldc@gmail.com>  
**Sent:** Wednesday, July 30, 2025 3:33 PM  
**To:** OIC Rules Coordinator  
**Subject:** R2025-05 First Prepublication draft comment.

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### External Email

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Hello,

I am a chiropractor in Puyallup Washington and my office and more importantly my patient base has been greatly impacted by the PIP short pays that the Schiff situation has allowed. I have had multiple patients that have had to stop treatment with my office because they could not afford the balance their insurance was leaving them with. My patients got false information from their insurance companies that my office was illegally charging them a bill, when at the end of the day it was an issue with their insurance company, and not with my office. These patients are then mad at my office because they pay to have PIP coverage, bills aren't getting fully paid, and I legally can't write off the short pays because it WAC 246-808-545. Not to mention needing that money to help keep my office opening and running with the increase in cost of living our state has gone through. Now we're playing that appeal/denial game trying to get the money that takes more time and money and is crushing my office. It's been an issue with most insurance companies including: Safeco, country financial casualty, progressive, Allstate, travelers, American family, mutual of Enumclaw, and liberty mutual just to name a few.

This ability to allow billion dollar companies short pay bills and put that responsibility on their carriers is a great disservice to their insurance carriers, and it's crushing small businesses in the state. My opinion this needs to be ratified and taken away as well as looking into raising the minimum PIP amount in Washington state because it hasn't changed in decades.

Thank you for your time and consideration.

Regards  
Sam Wardell, DC