

OIC Rules Coordinator

From: Samantha Hoyord <shoyord151@gmail.com>
Sent: Wednesday, August 6, 2025 10:28 AM
To: OIC Rules Coordinator
Subject: R2025-05 First Prepublication Draft Comment

External Email

Dear Commissioner Kuderer,

I'm writing as a patient who has received care after a car accident, and I want to express my concern about how auto insurers are using the FAIR Health database to reduce what they pay for necessary medical treatment.

I paid for auto insurance expecting that if I were injured, my care would be covered. Instead, my providers' bills were reduced by the insurance company—without any clear explanation, and based on a system that seems completely hidden from patients. Nobody really understands how the FAIR Health database calculates these rates, and that lack of transparency is frustrating and unfair.

Because of this, I was left with out-of-pocket costs I never expected. I had to worry about paying bills on top of trying to recover from my injuries. That's not what I thought I was paying for when I signed up for insurance coverage.

It feels like a "one-size-fits-all" approach is being used to decide what care is worth, rather than looking at what I actually needed. That's not right. Patients deserve the care they need and the benefits they were promised, not a partial version based on algorithms and averages that don't reflect real care costs.

I hope you'll consider protecting patients like me by requiring more oversight and transparency from insurers. This practice of cutting provider payments with no explanation isn't fair to the people paying for insurance or the providers trying to help us heal.

Thank you for listening.

Sincerely,
Samantha Hoyord
Kirkland, WA