## **OIC Rules Coordinator**

**From:** doc docjoseph.com <doc@docjoseph.com>

Sent: Thursday, August 7, 2025 9:01 PM

**To:** OIC Rules Coordinator

**Subject:** R2025-05 First Prepublication draft comment

## External Email

## To whom it may concern:

Insurance carriers are not delivering on the promised policies patients are purchasing which is limiting their care and recovery after an accident.

Auto Insurers are using FAIR Health database to undercut necessary treatments, and nobody knows how it works. Patients and providers are being left with the financial burden. Need full transparency on FAIR Health database. Unfair that provider's treatment bills are arbitrarily cut with no real justification based on a patient's health care needs. Cook-book medicine should not be used as "one size fits all". Patients pay premiums for auto insurance and expect the benefits for what they paid for. If you have specific examples to share of how this practice has impacted your practice and your patients, share those details! If my bills are cut to 80%, then it will lead to additional health care costs to make up the difference.

Please take the above into account in deliberating the facts and the impact this will have on Washingtonians.

Truly,

Dr Sean Joseph

## SEAN JOSEPH, DC, CKTP

Chiropractic Physician / Certified Kinesio Taping Practitioner
Chief Medical Director for the <u>Kitsap Admirals</u>, Professional Basketball Club
Chief Medical Director for the <u>Kitsap Fliers</u>, Youth USATF Track & Field Club
Medical Team Member for the <u>Olympic Peninsula Force</u>, Semi-Pro Soccer Club

INTEGRATED CHIROPRACTIC
IDEAL HEALTH CENTER
@ Silverdale Wellness Center

9220 Ridgetop Blvd., Ste 100 Silverdale, WA 98383

O: 360.516.6296 / F: 360.308.0937

www.DocJoseph.com

 $\underline{www. Silver dale I deal Weight Loss. com}$