

OIC Rules Coordinator

From: Dr. Sharnjit Dhesi <s.dhesi@cpincwa.com>
Sent: Thursday, August 7, 2025 3:51 PM
To: OIC Rules Coordinator
Subject: R2025-05 First Prepublication draft comment

External Email

To the Washington State Office of the Insurance Commissioner,

I'm reaching out to express concern about auto insurers using the FAIR Health database to undercut reimbursement for necessary medical treatments. The lack of transparency around how this database works leaves both providers and patients to shoulder the financial burden.

Treatment bills are being reduced arbitrarily, without regard for individual patient needs. This "one size fits all" approach to care is unfair and harmful. Patients pay auto insurance premiums expecting appropriate coverage—not unexplained denials.

If my bills are consistently cut to 80%, it drives up overall healthcare costs and compromises patient outcomes. We urgently need full transparency on how FAIR Health data is used to determine payment rates.

Thank you for your attention to this,

Dr. Sharnjit Dhesi

Chiropractic Physician

S.Dhesi@cpincwa.com



7047 S. D St. Suite A

Tacoma, WA 98408

P: (253) 471-8986

F: (253) 471-8987

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