

OIC Rules Coordinator

From: Tae Ahn <cooltaz_70@yahoo.com>
Sent: Wednesday, July 30, 2025 11:12 PM
To: OIC Rules Coordinator
Subject: R2025-05 First Prepublication draft comment

External Email

Dear Rules Coordinator,

My name is Taemo Ahn, and I've been a practicing chiropractor in Washington for almost 20 years. I'm writing to share my concern about the proposed rule that would allow auto insurers to use the FAIR Health database to determine reimbursement rates for personal injury claims.

While I understand the need for some form of standardization, using a private, non-transparent system like FAIR Health to calculate payments raises red flags. It's not just about the numbers—it's about how those numbers are used, and who ends up paying the price. From what I've read and experienced in other cases, this kind of system often leads to reductions in reimbursements that don't reflect the real cost or clinical necessity of care.

Even before this rule is enforced, we've already seen insurers push back on treatments, forcing patients into difficult decisions. They're caught between needing care and worrying about what their insurance will actually cover. It breaks my heart to see people cut care short—not because they've healed, but because they're afraid of being left with unexpected bills.

If the FAIR Health database is implemented without transparency or proper checks, I worry this will only get worse. Patients who've paid into their policies in good faith should receive the care they need after an accident—without having to second-guess whether their insurance will come through. And providers should be paid fairly for the work they do, especially when it's medically necessary and carefully documented.

Please consider the long-term impact of this proposal on patients' access to care and on small clinics like mine that are doing their best to serve the community.

Thank you for your time and attention.

Warm regards,

Taemo Ahn, DC

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