

OIC Rules Coordinator

From: DAY CHIROPRACTIC CLINIC <dayclinic@comcast.net>
Sent: Wednesday, August 6, 2025 12:43 PM
To: OIC Rules Coordinator
Subject: "R2025-05 First prepublication draft comment"

External Email

To the Washington State Office of the Insurance Commissioner:

I am writing to express my strong support for the proposed rule changes that would prohibit property and casualty insurers from denying or reducing reimbursement for claims without conducting a reasonable investigation.

Auto insurers are using FAIR Health database to undercut necessary treatments, and nobody knows how it works.

Patients and providers are left with the financial burden.

Full transparency on FAIR Health database is needed.

It is unfair that provider's treatment bills are arbitrarily cut with no real justification based on patient's health care needs.

Patients pay premiums for auto insurance and expect the benefits for what they paid for.

If my bills are cut to 80%, then it will lead to additional health care rate/costs to make up the difference.

Thank you for your attention to this matter.

Sincerely,

Timothy J. Day, D.C.
Doctor of Chiropractic
Spokane, Washington