

## OIC Rules Coordinator

---

**From:** Dr. Tim McFadden <timchiro@gmail.com>  
**Sent:** Tuesday, July 29, 2025 2:46 PM  
**To:** OIC Rules Coordinator  
**Subject:** Opposition to Proposed Rulemaking Limiting Fair Health Database Use by Auto Insurers

---

### External Email

---

Dear Commissioner Patty Kuderer and Staff,

I am writing to express my strong opposition to the proposed rulemaking that would permit auto insurers to limit their use of the Fair Health Database when evaluating payment amounts for personal injury (PI) claims.

As a provider, I have already experienced unjust payment reductions on my personal injury claims, where insurers reduce payments without clear explanation or justification. The proposed language would further empower insurance companies to arbitrarily lower reimbursement rates by selectively restricting their reference to the Fair Health Database—a widely accepted, transparent, and independent resource for determining fair medical costs.

This lack of transparency not only undermines trust but also forces patients into situations where they must shoulder more out-of-pocket expenses than anticipated. As a direct consequence, many individuals are forgoing critical care or declining recommended treatments out of legitimate fear that their claims will not be paid in full—or even at all. Patients should never be put in a position where financial uncertainty caused by opaque insurance practices leads them to compromise their health and recovery.

I urge your office to reconsider any rulemaking that allows insurers to arbitrarily disregard reliable, public benchmarks like the Fair Health Database. Instead, protections should be put in place to ensure fair, justified, and transparent payment practices that prioritize patient access to necessary care.

Thank you for your time and attention to this urgent matter.

Sincerely,

Dr. Timothy McFadden

(509) 552-7947

[timchiro@gmail.com](mailto:timchiro@gmail.com)