

OIC Rules Coordinator

From: dcschauer@aol.com
Sent: Thursday, July 31, 2025 8:39 AM
To: OIC Rules Coordinator
Subject: A Sincere Request For Your Help

External Email

Dear Commissioner Kuderer,

I'm a chiropractor practicing in Washington State, and I'm writing to speak up for the people who often don't know how to speak for themselves. These are the injured patients who walk into my office, in pain and overwhelmed, trusting that their insurance company will support their recovery after a motor vehicle collision.

They've paid their premiums. They've done what was expected of them. But when it comes time to receive care, their claims are reduced without explanation, and their confidence in the system begins to unravel.

This is happening because of the FAIR Health database. It presents itself as independent and fair, but it is neither. It's a private algorithm, shielded from oversight, built on data the public cannot see and cannot verify. It pulls averages from unknown geographic regions, blends rural and metro costs without context, and applies those numbers to real people with real injuries. The result is predictable: payments are reduced, care is delayed, and patients suffer.

I have had my claims cut to 80 percent, often with no warning and no explanation. This is not based on clinical need or individual care. It is based on a spreadsheet.

When that happens, I face two options. Absorb the cost myself, which weakens my ability to operate as a small healthcare provider, or bill the patient, which places an unfair emotional and financial burden on someone already trying to heal. The insurer then positions itself as the patient's advocate, creating conflict and breaking the trust I've worked hard to build.

Some patients stop care. Some avoid follow-ups. Some never even start treatment after hearing what they might be responsible for paying. These people deserve better than fear and silence. They deserve the full benefits they paid for.

FAIR Health has no place in a system built on trust, healing, and transparency. I urge you to advocate for legislation that fully bans its use in determining payment for care in personal injury cases in Washington State. It is unethical, unaccountable, and incompatible with the standards of patient-centered care.

Please help us put an end to this. Support providers who are doing the work. Protect patients who are counting on their insurance to be there when it matters most. And restore the integrity of a system that should prioritize people, not algorithms.

Thank you for your time and your leadership.

Sincerely,

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