

## OIC Rules Coordinator

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**From:** Dr. Aaron Ilk <dr.ilk@bellevuespine.com>  
**Sent:** Thursday, August 7, 2025 5:32 PM  
**To:** OIC Rules Coordinator  
**Subject:** R2025-05 First Prepublication draft comment

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### External Email

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To whom it may concern, I am a Chiropractic Physician treating motor vehicle related injuries in WA now for 27 years. I have concerns about this legislation. In my opinion, auto insurers seem to be using the FAIR Health database to undercut necessary treatments, and nobody knows that I've talked with seems to understand how it works. Zero transparency. This undercutting is leaving patients, and their providers, left with the financial burden that's the responsibility of the auto insurers. Treatment should be based on medical necessity as determined by the qualified health care provider. It is unfair to patients and providers when treatment and payments are arbitrarily cut, with no justification based on medical necessity. Each case is unique, this stinks of a cookie cutter cost cutting applied universally. Everyone has felt the jumps in auto insurance premiums due to Covid, everyone is paying huge premiums and aren't getting what they pay for, the benefits should be fair and not withheld from paying customers. In my profession reimbursement rates aren't going up fast enough to keep up with inflation. Cutting bills arbitrarily digs further into my practice. I'm working harder for less compensation vs 27 years ago...

Dr. Ilk