## **OIC Rules Coordinator**

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**Sent:** Tuesday, July 29, 2025 4:32 PM

**To:** OIC Rules Coordinator

**Subject:** R2025-05 First Prepublication draft comment

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## External Email

Reducing our bills to 80% with auto insurers will only lead to additional health care costs to make up the difference please take into consideration:

- Auto insurance companies are relying on the FAIR Health database to reduce or deny
  coverage for necessary medical treatments yet how this system works remains a
  mystery to most.
- As a result, both patients and healthcare providers are being stuck with the unpaid costs.
- There is an urgent need for full transparency around the FAIR Health database and how it's used to determine coverage.
- It's unacceptable for insurers to slash provider bills without clear, patient-specific justification.
- Health care is not "one size fits all," and using standardized, rigid guidelines to make decisions about individual treatment is irresponsible.
- Patients pay their auto insurance premiums expecting appropriate coverage when they need care not denials based on hidden formulas.

Thank you

Adam Tetuán

Sent from my iPhone