

OIC Rules Coordinator

From: Ara Zohrabian <arazohrabian3@gmail.com>
Sent: Wednesday, July 30, 2025 6:01 PM
To: OIC Rules Coordinator
Subject: R2025-05 First Prepublication draft comment

External Email

To whom it may concern: Regarding R2025-05. Insurance companies routinely use the Fair act data base to reduce necessary treatment of chiropractic and physical therapy. The Fair act was found to be in violation of public interest embodied in RCW 48.2 2. 09(1) and RCW 48.2 2.005(7)., in a class action lawsuit (Folweiller vs American Family INC). Patients pay premiums for auto insurance and expect the benefits that are written in their policy, to pay for their care. These premiums, which recently have risen by 30%, are expected to pay for better coverage and not to reduce them. Thank you for your attention to this matter.

Sincerely

A. Zohrabian DC