

OIC Rules Coordinator

From: Dr. Chris Murphy <drchris@newedgewellness.com>
Sent: Thursday, July 31, 2025 5:07 PM
To: OIC Rules Coordinator
Subject: R2025-05 First Prepublication draft comment

External Email

I am writing to express my strong opposition to R2025-05, which proposes regulations affecting auto insurance practices. This regulation, particularly concerning the use of the FAIR Health database by auto insurers, raises significant concerns that must be addressed.

Auto insurers are increasingly leveraging the FAIR Health database to justify undercutting necessary medical treatments, yet the lack of transparency surrounding this database is alarming. Neither patients nor healthcare providers fully understand how decisions are made using this database, leaving them unfairly burdened with financial responsibilities for essential treatments.

It is unjust that providers' bills for necessary treatments are arbitrarily reduced without clear justification based on individual patient healthcare needs. This "one size fits all" approach, akin to cook-book medicine, disregards the personalized care required by patients and providers alike.

Patients pay insurance premiums with the expectation of receiving the benefits they deserve when they need them most. However, if bills are slashed by as much as 80%, as proposed by this regulation, patients will inevitably face additional healthcare costs to cover the shortfall. This not only places undue financial strain on patients but also compromises their access to quality healthcare.

As a healthcare provider, I have witnessed firsthand the detrimental impact of such practices on my practice and my patients. [Insert specific examples here if applicable, such as instances where treatments were unfairly reduced leading to increased patient costs or compromised care].

In light of these concerns, I urge you to reconsider R2025-05 and advocate for full transparency regarding the use of the FAIR Health database. Patients deserve fair and equitable treatment coverage, and healthcare providers must be able to deliver care without arbitrary financial constraints imposed by insurers.

Thank you for considering my perspective on this crucial matter. I look forward to your prompt action in addressing these issues.

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Yours in Health,

Dr. Christopher A. Murphy

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