

OIC Rules Coordinator

From: Capitol Hill Chiropractic <capitolhillchiropractic@gmail.com>
Sent: Thursday, July 31, 2025 5:31 PM
To: OIC Rules Coordinator
Subject: ***R2025-05 First Prepublication draft comment***

External Email

To the Dedicated Rules Coordinator at the Office of the Insurance Commissioner,

I'm a chiropractor who's been in this profession long enough to see the direction insurance trends are headed — and it's not good. I'm writing to support rule R2025-05 because we need to draw a line in the sand.

Auto insurers are using the FAIR Health database — a black-box algorithm — to slash legitimate claims for personal injury care. We're talking 20%+ arbitrary reductions with zero transparency. Patients don't understand it. Providers can't fight it. And insurers keep pocketing the difference.

This is modern-day extraction. Patients pay for coverage they think will protect them, then get blindsided when insurers play games with reimbursements. Providers like me are forced to either eat the cost or bill the patient — which damages trust and disrupts care. It's lose-lose for everyone except the insurance companies.

FAIR Health claims to be independent, but its methods are hidden, its averages are skewed, and its results hurt real people. When metropolitan and rural data are mashed together, the only "fair" outcome is for the insurer's bottom line.

We're not asking for special treatment — we're asking for fair, transparent, and accountable payment practices. If a patient needs care after an accident, they should get it. If we provide it, we should be paid what's reasonable — not some mystery number churned out by a secret algorithm.

The status quo is broken. This rule is a necessary step toward fixing it. Please move forward with R2025-05.

Thank you for your time.

Respectfully,
Dr. Conner



The office of Dr. Jon Conner Cuevas, DC
Capitol Hill Chiropractic

capitolhillchiropractic@gmail.com

(206) 623.5202

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1101 Boylston Ave, Suite A, Seattle WA 98101

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