

OIC Rules Coordinator

From: McMullin Family Chiropractic <chiroteam@mcmullinfamilychiro.com>
Sent: Wednesday, July 30, 2025 6:00 PM
To: OIC Rules Coordinator
Subject: R2025-05 First Prepublication draft comment

External Email

WA State Insurance Commissioner,

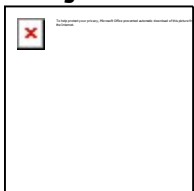
I am writing to inform you of Liberty Mutual's reduction of payment to our office for medical bills. We treated a patient who opened a PIP claim with Liberty Mutual, and every massage therapy visit was paid in full. However, every chiropractic visit was reduced by \$5.14. Liberty Mutual claimed that our prices were above the 80th percentile for our geographic area. We do not believe that to be true, because we have always been conservative in our prices for care. We believe we are being treated unfairly and not being paid appropriately for our chiropractic services. Patients pay good money for their car insurance, and there is no reason why they should not be paying for the patient's medical care in full. Liberty Mutual and other insurance companies who do business this way, often limit care and recovery for patients in need.

Sincerely,

[The McMullin Family Chiropractic Team](#)

253-847-7517

"Adjust Life for the Better"



**** CONFIDENTIALITY ****

This communication, including attachments, is for the exclusive use of the addressee and may contain proprietary, confidential and/or privileged information. If you are not the intended recipient,

please notify the sender immediately, delete this communication and destroy all copies. Any use, copying, disclosure, dissemination or distribution is strictly prohibited.