OIC Rules Coordinator

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Sent: Friday, August 8, 2025 11:38 AM

To: OIC Rules Coordinator

Subject: R2025-05 First Prepublication draft comment

External Email

To the Washington State Office of the Insurance Commissioner,

As a billing department team member, I've seen firsthand how database-driven reimbursement decisions fall short of proper and fair consideration for each patient's case. The current reliance on databases like FAIR Health can lead to blanket denials and reduced reimbursements without consideration for individual circumstances. I support proposed rule change to ensure insurers will be held accountable for fair and transparent payment decisions, reasonably investigate and provide transparency in the claims decision-making processes. These rule changes will also promote fairness and accountability in the insurance industry so that patients receive the coverage they deserve.

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