OIC Rules Coordinator

From: Singleton Chiropractic <singleton.chiropractic@hotmail.com>

Sent: Thursday, July 31, 2025 2:48 PM

To: OIC Rules Coordinator

Subject: R2025-05 First Prepublication draft comment.

External Email

Dear Sirs:

I have been practicing in the Chiropractic field in Washington since 1998. Chiropractic, along with many of the smaller health care providers in the state, have been denied in many ways of providing cost-cutting, natural health care to a patient. While more conservative professions and therapies might help save the patient from unnecessary surgeries or unneeded opiod addictions for pain, the insurance companies have denied paying for such services. In their eyes, a \$30,000 surgery is better than a \$2000 regimen of chiropractic and physical therapy. And many, like Blue Cross, have not paid any more for the limited provided services over the years to meet cost-of-living increases. It is the SAME pay scale as it was in 2003!! Now, insurers want to try to cut their losses when paying for health care for a patient injured in a car accident. Instead of paying 100% in full for necessary, billed services, they want to cut costs anywhere they can to make an extra dollar. 2024 profits for insurance companies was \$9 billion!! And they are bickering about paying and extra \$500 (or whatever) for a needed service for their injured client. And if they don't pay for the services they say they will cover, the patient gets billed the balance, making for an unhappy patient and many health care providers who end up losing that money and writing it off eventually as bad debt.

Please OPPOSE insurance companies trying to cut costs for services they have PROMISED to provide the subscriber. It is better for the patient in the long run, and an extra \$100 in the \$9 billion profit pot for insurance companies is not needed at the expense of "cutting costs" to health care providers trying to help these patients.

Sincerely,

Ron Singleton, DC Wenatchee, WA