



The Oregon Psychological Association supports SB 314

The Oregon Psychological Association supports SB 314. This bill removes the insurance industry's exemption from the anti-fraud statutes, and provides a path for insurers to be regulated by the Unfair Trade Practices Act. Currently, there is no path for a private provider to make insurers follow their claims handling practices. This isn't fair.

Washington has had these protections in place for some time now allowing providers to have access to enforceable standards on insurance companies. While the vast majority of insurance providers do the right thing, there are some who make the process to obtain payment for services untenable—especially with Oregon's most vulnerable citizens, those who struggle with mental health conditions.

Common problems faced by our providers include:

- Not promptly paying claims
- Denying coverage for necessary medical bills
- Failing to evaluate a claim in good faith
- Delaying payment, forcing providers and patients to refile, then delaying again

SB 314 would:

- Remove the exemption and hold insurance companies accountable
- Give providers and consumers a path to enforcement
- Ensure fair reimbursement for services rendered

Most of Oregon's psychologists are independent, small business people. They own their own practices, and provide care for thousands of Oregonians. As such, they don't have access to people who fight insurance companies every day—denial management staff, attorneys and others who engage in the game of denial and payment. These small business people need a path to protection as well—and SB 314 provides that.

More than 34 states already have insurance in their Unfair Trade Practices Act. It's time for Oregon to do the same. For these reasons, the Oregon Psychological Association supports SB 314. It's time to do the right thing—please **Support SB 314** with a do-pass recommendation.