

Susan A. Rosenthal, M.S.W.

27 January 2023

Dear Chair Nosse and Members of the House Committee of Behavioral Health and Health Care:

I am a licensed clinical social worker in private practice. I have been in practice for 4 decades, for the last two as a sole practitioner seeing clients for a variety of mental health concerns.

It was always a priority of mine to be on as many insurance panels as I could be on, because I felt that people who could use the mental health benefit provided by their insurance to obtain therapy allowed them which they would otherwise might not be able to obtain.

However, in recent years I have been increasingly concerned about audits by insurance companies. I hear about them from my colleagues, who worriedly post on our therapist listservs about having gotten notice of one, and being so concerned about what getting audited means and how to prepare. In some worst case scenarios, I have heard of colleagues being forced to pay back monies for sessions they already had, and for monies they had already received, as a result of a negative finding on an audit.

There is one company in particular that was known to be particularly aggressive about these audits. Ironically, they were also the company whose allowables for mental health were the lowest. Frankly, I refer to them privately as "the bottom feeder."

Nevertheless, I agonized over the decision about what to do with my panel membership with this company. I knew that removing myself from their network made one less therapist for people seeking therapy to have available to them. And I knew that many people were covered by this insurance through no choice of their own but rather because of a (cost-saving) decision by their employer.

However, I just could not run the risk of all the time, energy and stress, and possible payment recoupment that I would face if I were audited, and so removed myself from their panel about 5 years ago.

I have since heard that this company are now auditing even sessions that are billed as out of network. This has made me so leery of ANY dealings with this insurance company, even as an out of network provider, that I have begun to tell clients with that insurance that if they want to see me, they will need to pay me totally out of pocket and not submit any charges for our sessions to their insurance. So in essence, they have insurance that they can't use because of MY fear of an audit. Some people are in a position financially to be able to do this but for others it is a significant hardship.

In the last year or so, I have now heard about other companies besides this first one that are starting to audit therapists. This worries me greatly. I am nearing retirement but I would like to continue to maintain a small practice. I feel I have a great deal of experience to contribute. However, this fear of getting audited makes me consider frequently my decision.

Thank you very much for your consideration of a bill that would protect us as therapists from these sorts of audits – and, more importantly, give the people of Oregon the full access to a large panel of therapists, untroubled by worries about audits.

Sincerely,

A handwritten signature in cursive script that reads "Susan A. Rosenthal". The signature is written in black ink and is positioned above the typed name.

Susan A Rosenthal, LCSW

Portland, OR