

Submitter: Sharon Tang

On Behalf Of:

Committee: House Committee On Behavioral Health and Health Care

Measure: HB2455

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

I have been a clinical psychologist in private practice in Eugene, OR since 2011, and I strongly urge the Committee to pass HB 2455. Of primary importance to me are the one-year time limit on insurance recoupment and clear directions for documentation to avoid recoupment.

I am contracted with almost all the main insurance carriers that serve my region. However, in the past several years, I have stopped working with two of these carriers due to the increasing number and size of recoupments, aka "clawbacks," that my colleagues have experienced. I am currently considering no longer accepting insurance at all, as many of my therapists are already doing.

My own experience with a recoupment was for a relatively minor sum. However, it was for a clerical error from nearly three years ago, and it required many hours to gather information from the insurance company to determine the legitimacy of the demand. The insurance company itself was not even sure. (At the time, I did not realize that there was an Oregon statute limiting audits to 30 months, which my audit exceeded.) HB2455 would reduce the frequency of such frivolous and time-consuming audits.

I have also recently received 2 letters from an auditor on behalf of Regence BlueCross/BlueShield stating that my percentage of 55-minute sessions (CPT code 90837) exceeds the average in Oregon as compared to shorter, 45-minute sessions (coded as 90834). Though Regence has not yet imposed an audit, one of the letters implied this would be likely if I continued to practice as I have been. Another insurance company has demanded recoupment from two of my local colleagues over this same issue. Therefore, the letter has had a chilling effect on my willingness to accept new clients with Regence insurance. There is currently no guidance from insurance companies as to how to document the necessity for the longer visits that I deem clinically necessary. HB2455 would require this transparency.

Rising insurance recoupments are already hurting Oregonians' access to mental health. Passing HB2455 as soon as possible will help protect the access we still have and will encourage more therapists to accept insurance.

Best Regards,

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