

Support for HB 4028 – Protecting Mental Health Providers and Patient Access

Dear Chair Pham and Members of the Behavioral Health Committee,

My name is Chrystal Nelthropp, and I am a Licensed Professional Counselor and the owner of a small, independent psychotherapy practice in Oregon. I am writing to express my support for HB 4028.

This bill provides much-needed protection for solo and small mental health providers who are increasingly burdened by aggressive and destabilizing insurance practices. Over time, insurance audits have become more frequent, more opaque, and more punitive, requiring extensive administrative labor to meet shifting and often unclear documentation standards. Even when providing ethical, medically necessary, and high-quality care, providers are left vulnerable to denied claims or repayment demands due to minor technical discrepancies rather than clinical concerns.

This persistent risk creates significant financial and emotional strain for independent practitioners like myself. When clinicians are pushed toward reducing insurance participation, access to care is diminished, particularly for clients who rely on in-network services.

HB 4028 acknowledges the disproportionate power currently held by insurance companies over small and solo mental health providers. It responds to a growing pattern of retroactive denials and recoupments for legitimately delivered services and takes important steps toward restoring balance and fairness in this system.

By establishing clearer standards and reasonable protections, HB 4028 will help providers like me maintain financial stability, continue serving insured clients, and devote their time and energy to what matters most: providing thoughtful, effective mental health care to Oregonians. This legislation supports not only providers, but the health and wellbeing of our communities.

Thank you for your consideration of HB 4028. I appreciate your continued commitment to strengthening Oregon's behavioral health system.

Sincerely,

A handwritten signature in black ink, appearing to read 'C. Nelthropp', followed by a long horizontal flourish line.

Chrystal Nelthropp, LPC
Owner, Holistic Northwest
Manzanita, Oregon
February 2, 2026