

Dear Chair Pham and Members of the Behavioral Health Committee

My name is Michelle Vosika-Cooper, and I am a Licensed Professional Counselor and LPC Supervisor in my solo private practice in Portland, Oregon. Additionally, I am one of the extreme minority of counselors of color in the state. You may remember me from a Lobby Day last year, in the company of Miranda Miller as a Mental Health Champion. I am writing to express my strong support for HB 4028.

This bill provides essential protection for small and independent mental health providers against increasingly aggressive and predatory insurance practices. Each year, insurance audits grow more frequent and more punitive, requiring extensive time and energy to ensure every detail of my documentation meets shifting and often unclear standards. Despite providing ethical, necessary, and high-quality care, I live with the constant fear that a minor technical error could result in denied claims or repayment demands.

This ongoing threat of lost income, creates significant stress and instability. Like many providers, I have done what I can to limit my exposure, and had to refuse to join additional insurance networks - Limiting the community's access to one of the few therapists of color directly working with Complex and developmental Traumas. When therapists are pushed out of reach in this way, it is ultimately patients who suffer.

HB 4028 recognizes that insurance companies currently hold a disproportionate power over small and solo mental health providers. It acknowledges the growing pattern of retroactive denials and recoupments for legitimately delivered services, and it takes meaningful steps to address this imbalance.

By establishing reasonable protections and clearer standards, HB 4028 will help providers remain financially stable, continue serving insured clients, and focus on what matters most: delivering high-quality mental health care to Oregonians. This bill supports both providers and the communities we serve.

Thank you for your leadership and for your support of HB 4028. I appreciate your commitment to protecting access to mental health care across our state.

Sincerely,

Michelle Vosika-Cooper , LPC

All Within You, LLC

Portland, OR