Submitter: Jules Allison

On Behalf Of:

Committee: House Committee On Behavioral Health

Measure, Appointment or Topic: HB4028

Dear Chair Pham and Members of the Behavioral Health Committee,

My name is Jules Allison, and I'm a Licensed Professional Counselor in private practice in Portland, Oregon. I'm writing to express my strong support for HB 4028.

As a small, independent mental health provider, I've watched insurance audits become more frequent, more aggressive, and more punitive over time. They require enormous amounts of unpaid labor to navigate, often with standards that shift or aren't clearly defined. Even when I'm providing ethical, medically necessary, high-quality care, there's a constant underlying fear that a minor documentation issue could lead to denied claims or demands for repayment months or years later.

That ongoing threat creates real financial instability and stress. I know many providers—myself included—who have seriously considered leaving insurance networks, or leaving the field entirely, because of these pressures. When therapists are pushed out this way, access to care shrinks, and clients are the ones who ultimately pay the price.

HB 4028 directly addresses the power imbalance between large insurance companies and small or solo mental health providers. It acknowledges the growing use of retroactive denials and recoupments for services that were legitimately provided and billed, and it takes meaningful steps to put reasonable guardrails in place.

By creating clearer standards and protections, this bill would help providers stay financially viable, remain in-network, and spend less time defending their livelihoods and more time doing the work our communities need. HB 4028 is an important step toward protecting both mental health providers and the people we serve.

Thank you for your leadership and for your consideration. I appreciate your commitment to maintaining access to mental health care across Oregon.

Sincerely,
Jules Allison, MA, LPC
Counselor Jules LLC
Portland, Oregon