

Submitter: Rebeca Rocha
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 Rebeca Rocha, and I am a Licensed Clinical Social Worker (LCSW) in private practice at Ase Counseling Service in Portland, Oregon. I am writing to express my strong support for HB 4028.

This bill provides essential protections for small and independent mental health providers against increasingly aggressive and predatory insurance practices. Each year, insurance audits become more frequent and more punitive, requiring extensive time and administrative labor to ensure documentation meets shifting and often unclear standards. Despite providing ethical, medically necessary, and high-quality care, I practice under the constant fear that a minor technical error could result in denied claims or retroactive repayment demands.

As a trauma-focused and culturally responsive provider, I often work with clients whose clinical needs require longer sessions to ensure safety, regulation, and therapeutic effectiveness. In these cases, I routinely provide 60-minute sessions and bill accordingly. However, I face growing pressure from insurers to shorten sessions to 45 minutes, even when doing so would compromise the quality of care and clinical appropriateness. This pressure undermines evidence-based trauma treatment and disproportionately affects clients from historically marginalized communities who may require additional time to establish trust and process complex experiences.

The ongoing threat of lost income and recoupment creates significant stress and financial instability. Like many providers, I have seriously considered leaving insurance networks—or the profession entirely—due to these pressures. When mental health clinicians are pushed out of insurance participation in this way, it is ultimately patients who lose access to care.

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

By establishing clearer standards and reasonable protections, 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 consideration of HB 4028. I appreciate your commitment to protecting access to mental health care across our state.

Sincerely,

Rebeca Rocha, LCSW
Ase Counseling Service
Portland, Oregon