

Dear Chair Pham and Members of the Behavioral Health Committee,

My name is Sonja and I am a Licensed Professional Counselor working at Paws and Reflect Therapeutic Services in Cottage Grove, Oregon. 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 documentation meets shifting and often unclear standards. Despite providing ethical, necessary, and high-quality care, many providers live with the constant fear that a minor technical error could result in denied claims or repayment demands. This year alone, in the month of January, I have had \$3000 lost due to insurance issues. My business cannot afford to keep going if this continues.

This ongoing threat of lost income creates significant stress and instability. Like many providers, I have seriously considered leaving insurance networks—or even the profession entirely—because of these pressures. When therapists are pushed out in this way, it is ultimately patients who suffer.

HB 4028 recognizes that insurance companies currently hold disproportionate power over small and solo mental health providers. It acknowledges the growing pattern of retroactive denials and recoupments for legitimately delivered services and 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,

Sonja Towner, LPC
Paws and Reflect Therapeutic Services
Cottage Grove, OR