

Submitter: Elyssa Calderon  
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 Elyssa Calderon, and I am a Professional Clinical Counselor working at Northlight Counseling in Salem. I am grateful to work here and to make a living doing what I love but I have also witnessed how stressful and unfair aggressive insurance practices are to the well-being and sustainability of our clinic.

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 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 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,

[Your Name], (license)

[Practice Name]