



Subject: Support for HB 4028 – Protecting the Future of Oregon's Mental Health Workforce

To Chair Pham and Members of the Behavioral Health Committee,

My name is **Dr. Tara Sanderson**, and I am a Licensed Psychologist and the owner of **Dr. Sanderson and Associates**, with locations in Tigard and SW Portland. I am writing today to express my strong support for **HB 4028**.

My practice serves a dual purpose: providing high-quality care to our community and acting as a vital training ground for the next generation of providers. We supervise student interns and, most crucially, **post-degree Associates** working toward licensure. These Associates are the backbone of our future workforce, yet the current climate of predatory insurance practices puts their training—and my business—at significant risk.

Because I am the practice owner, I carry the full financial responsibility for my employees' payroll. If an insurance company uses a retroactive audit to recoup funds years after an Associate has completed their hours and moved on, **I am the only one left holding the bill**. In an environment where some insurers already pay extremely low rates, a single "technicality" audit can threaten the entire financial stability of my small business.

I am particularly frustrated by the **technological and ethical double standard** we face:

- **The AI Gap:** Insurance companies now use AI algorithms to scrub years of history for minute clerical errors. Meanwhile, my ethical standards prohibit "copy and paste" shortcuts; I am required to be manual and thoughtful, yet I am being judged by a high-speed machine looking for reasons to claw back money.
- **The "Non-Guarantee" Culture:** When my staff calls to verify coverage so we can provide transparent billing to our clients, we are met with a wall of disclaimers: *"Coverage is subject to the limitations of the plan at the time the claim is processed."*

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"This is a quote of benefits, not a guarantee of coverage."

"Final determination of benefits is made at the time the claim is processed."

It is fundamentally unfair to expect providers to be 100% perfect in their documentation when the insurers themselves refuse to be 100% certain about their own coverage. We are operating in a system where the rules are shifting, the "guarantees" are non-existent, and the penalties are ruinous.

I want to keep working with insurance. I want our Associates to provide the low-barrier, accessible care that Oregonians need. But without the protections in **HB 4028**, staying in-network feels less like a partnership and more like a liability.

I urge you to support this bill to protect small practices, our training programs, and the clients we serve.

Sincerely,

Dr. Tara Sanderson, PsyD

Owner, Dr. Sanderson and Associates

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