

Submitter: colleen webb
On Behalf Of:
Committee: House Committee On Behavioral Health
Measure, Appointment or Topic: HB4028
Subject: Support for HB 4028 – Protecting Mental Health Providers and Patient Access

Dear Chair Pham and Members of the Behavioral Health Committee,

My name is Colleen Webb and I am a Licensed Professional Counselor working in private practice in Corvallis, 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 my documentation meets shifting and often unclear standards. Despite providing ethical, medically necessary, and high-quality care, I experience stress from knowing that a minor technical error could result in denied claims or repayment demands for services I provided in good faith.

This ongoing threat of lost income creates significant stress and instability. Like many providers, I have considered leaving insurance networks or even giving up my counseling practice and changing professions because of the added stress insurance companies and their processes cause. Clients are the ones who suffer most though, as they struggle to find an in network provider or services they can afford. It's not ethical that insurance companies are dictating medical care and that many insurance companies are actually creating barriers to members receiving quality care. Instead of trusting licensed behavioral health providers and members working together to determine appropriate treatment options, insurance companies often require authorizations for routine mental health care services and tell providers what services they can and can't provide.

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. I've had insurance companies send me a letter stating they will recover amounts paid to me, sometimes thousands of dollars, for services I provided in good faith, as long as 5 years ago. They say the member wasn't covered or had other insurance primary or sometimes they don't even provide me a reason for the "recovery". Even though at the original time of service I verified a client's insurance, something changes and the insurance company takes back what

they already paid. When this happens several years after the service was provided, I cannot bill a different insurance company and I do not feel it's fair to bill the client so long after the service was provided, especially when the client was told insurance would cover the service. So I am the one to lose out on this income and have thousands of dollars taken back from services I already provided.

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,
Colleen Webb, LPC
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Corvallis, Oregon