

Submitter: Charlotte Haefner  
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 Charlotte Haefner, and I am a Licensed Professional Counselor working at my own private practice, Manifest Counseling PDX, in Portland, 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, 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 am in the process of leaving at least one insurance company due to the above and a significant loss of my hard earned income, and have sadly had to consider leaving the profession entirely—because of these pressures. There are insurance companies with such poor reputations in regard to these harmful practices that I will not consider contracting with them at all. This is the only way most of us make our living. These kinds of tactics can be devastating to our ability to sustain ourselves. 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,  
Charlotte Haefner, MA, LPC License # C6817

Manifest Counseling PDX  
Portland, Oregon