

Submitter: Ann Martin
On Behalf Of:
Committee: House Committee On Behavioral Health
Measure, Appointment or Topic: HB4028

I am a full time social worker in private practice in Redmond. I am in support HB 4028, the 2026 Behavioral Health Protection Bil. I have been in private practice for 20 years. During that time clawbacks have become more prevalent, as well as insurance companies changing what we can bill for, but not notifying providers or making veiled threats of audits or claw backs. I had a client that I saw through a very difficult and traumatic divorce. During that process the insurance company informed her that she could retain the insurance that had previously been provided through her husband. I didn't think that was correct (from my experience), so I requested she call again and get the persons name. They again said she could keep her policy. I then called, verified, said of my experience, but the insurance company insisted in her situation she was allowed to keep the policy. Fast forward 3 years, I received a large envelope with a letter requesting I send a several thousand dollar check to them, stating the client lost coverage when she divorced her husband. I called to verify, sharing my information, giving the name of the people both the former patient and I talked to, but they said they'd told that in error, so I had to pay the amount back, since they sent the payment to me and I could get the money owed from the patient. There was no money to get from the patient, as they lived in poverty, so I was the only one out of that payment. I would have recommended the patient sign up for OHP if we'd been given correct information, but since it was 3 years since I'd billed her insurance I could not do anything different. We are given 6 months to bill insurance for services provided, but they are allowed up to 30 months to audit claims. If I am not paid in a timely manner, I do not have any recourse, but an insurance company can deny my claim if I do not file the claim in a timely manner. I just got paid for claims from 2024 for one client. Due to some kind of accounting and computer error with the insurance company they somehow gave me an address in CA (I don't have a license in CA and have never had an address there) and claimed to have mailed the check there (but the checks were never cashed). It took me many hours, many phone calls and finally I got paid, but the insurance company did not pay any interest on the money they owed me for 2 years and they are the ones that made the mistake. Please support this bill to protect the providers. Thank you for your time.