

Submitter: Michelle Guchereau  
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 Michelle Guchereau, MD, and I am a practicing psychiatrist at Well Coast Medical in Portland, Oregon. I am writing to express my strong support for HB 4028.

HB 4028 provides critically needed protections for small and independent mental health practices facing increasingly aggressive and predatory insurance practices. Over the past several years, insurance audits have become more frequent, more punitive, and less transparent. Providers are expected to devote extensive time and administrative resources to meet shifting and often poorly defined documentation standards, despite delivering ethical, medically necessary, and evidence-based care.

Even with diligent compliance efforts, there is a persistent risk that minor technical discrepancies can lead to denied claims or retroactive repayment demands. This constant threat of financial clawbacks creates significant professional stress and undermines the stability of independent practices. Many psychiatrists and therapists, myself included, have had to seriously consider leaving insurance networks or reducing clinical hours because of these pressures.

When mental health providers are driven out of network or out of practice altogether, patient access suffers. Individuals who rely on insurance coverage face longer wait times, fewer available clinicians, and disrupted continuity of care. At a time when Oregon is experiencing unprecedented demand for mental health services, these outcomes are especially concerning.

HB 4028 appropriately recognizes the imbalance of power between insurers and small mental health providers. By addressing the growing use of retroactive denials and recoupments for legitimately delivered services, the bill takes meaningful steps to restore fairness and accountability within the system.

By establishing clearer standards and reasonable protections, HB 4028 will help ensure that psychiatrists and other mental health professionals can remain financially viable, continue accepting insurance, and focus their time and expertise on patient care rather than administrative defense. This legislation supports both providers and the communities we serve.

Thank you for your leadership and for your consideration of this important bill. I appreciate your commitment to protecting access to mental health care across

Oregon.

Sincerely,  
Michelle Guchereau, MD  
License MD208479  
Portland, OR