

Submitter: Ninfa Neuser

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 Ninfa Neuser, and I am a licensed psychologist working in my own private practice, New Focus Psychological Services, LLC 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. I have previously chosen to work for group practices in order to not have to deal with billing and insurance companies and focus on my clients and clinical work. This choice meant I gave a significant amount of my income to someone else to provide this cushion and protection against insurance billing and claims and particularly audits. I have more recently started working for myself and now take on the challenge of insurance billing and having no safety net to catch this aspect of therapy practice. 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, that my documentation may in some way be found lacking and I have heard of other providers dealing with audits and being faced with repayment demands of tens of thousands of dollars.

This ongoing threat of lost income and dealing with the process of audits and appeals creates significant stress and instability. Like many providers, I have dreamed of not having to deal with insurance companies and seen others who have left insurance networks and left the profession entirely because of these pressures. When therapists are pushed out in this way, it is ultimately patients who suffer as I couldn't seriously consider not taking insurance if I wanted to continue to treat my current clients as utilizing insurance benefits is the only reality for the majority of people, including myself, when seeking medical and mental health treatment.

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 and would mean a measure of relief for a lot of mental health professionals so that they could focus on what is

significantly more important--client care and clinical treatment.

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 and for serving and protecting the people of Oregon.

With warm regards,

Ninfa Neuser, PsyD

New Focus Psychological Services, LLC

Portland, OR