

Submitter: Kelly Pratt  
On Behalf Of:  
Committee: House Committee On Behavioral Health  
Measure, Appointment or Topic: HB4028

My name is Kelly Pratt, and I am a Licensed Professional Counselor Associate who owns a small private practice in Eugene, Oregon. I have also worked in community mental health for many years. I am writing to express my strong support for HB 4028.

This bill provides essential protections for small and independent mental health providers against increasingly aggressive and predatory insurance practices. Each year, insurance audits have become more frequent and more punitive, requiring extensive time and energy to ensure that every detail of documentation meets shifting and often unclear standards. Despite providing ethical, necessary, and high-quality care, providers live with the constant fear that a minor technical error could result in denied claims or significant repayment demands.

I know first-hand of highly skilled and ethical professionals who have been required to repay between \$10,000 and \$25,000—an astronomical amount for a small business—over minor technical issues such as time stamps. Losses of this magnitude can threaten the survival of a private practice and ultimately reduce access to care for clients.

As a result, therapists and small practices are increasingly pushed out in favor of large corporate entities that have the financial resources to fight insurance companies. Small business providers, by contrast, often have little to no protection or recourse.

HB 4028 recognizes the disproportionate power that insurance companies currently hold over small and solo mental health providers. It acknowledges the growing pattern of retroactive denials and recoupments for legitimately delivered services and 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,

Kelly Pratt, LPC Associate  
Eugene, Oregon