

Dear Chair Pham and Members of the Behavioral Health Committee:

My name is Terra Marzano, and I am a Licensed Clinical Social Worker working in private practice in Nehalem, Oregon. I am writing to express my strong support for HB 4028 and to urge its passage.

I am a Licensed Clinical Social Worker who lives and works in Tillamook County, a rural county designated as a Health Professional Shortage Area. In communities like mine, access to care is already limited by workforce shortages, long travel distances, and a lack of specialty providers. When insurance practices create additional administrative barriers, deny appropriate care, or impose burdensome requirements on clinicians, the result is not cost savings—it is fewer providers willing to serve these communities.

Insurance overreach contributes directly to the creation and deepening of healthcare deserts. In rural areas, clinicians often operate with minimal support staff and narrow financial margins. Excessive utilization management, delayed authorizations, and inconsistent coverage policies pull limited time and resources away from patient care and make it increasingly difficult to sustain services. Over time, this drives providers out of rural practice altogether, further reducing access for patients who already face significant barriers.

The growing use of retrospective audits and payment clawbacks poses a serious threat to small and independent mental health practices. In outpatient behavioral health care, clinicians often provide weekly therapy over many months to patients experiencing trauma, depression, anxiety, or suicidal ideation. A clawback issued long after care has been delivered—sometimes for minor documentation or technical issues rather than the appropriateness of care—can demand repayment for dozens of sessions that were clinically necessary and already provided in good faith. For a small rural practice, a single clawback of this nature can be financially devastating and may force a provider to close or stop accepting insurance altogether. When that happens, patients are left with few or no local options for mental health care.

HB 4028 is a necessary step toward restoring balance and accountability within the system. By addressing insurance overreach, the bill helps protect patient access, supports the sustainability of small and rural healthcare providers, and promotes more equitable care across Oregon.

I appreciate the legislature's attention to this issue and its commitment to improving access to care statewide. I respectfully urge you to support HB 4028 and help ensure Oregonians are not left behind due to preventable insurance policy barriers.

Thank you for your time and consideration.

Sincerely,
Terra Marzano, LCSW