

Submitter: Andrea Zenn  
On Behalf Of:  
Committee: House Committee On Behavioral Health  
Measure, Appointment or Topic: HB4028

Dear Chair Pham and Members of the Behavioral Health Committee,

I am a Licensed Professional Counselor in Portland, Oregon. I have been in the Behavioral Health field for 20 years and in private practice for 4 years, and I am writing in strong support for HB 4028. I have seen how audits, clawbacks, and other medical management practices by insurance companies have negatively impacted providers and clients. While I accept insurance in my practice, many of my colleagues refuse to accept health insurance due to the fears of costly audits, unfair clawbacks, and restrictions on session codes such as 90837 or 99215 by insurance companies. For practice owners, a clawback could result in closing the business or even bankruptcy. The people who suffer the most are the consumers/clients who have insurance benefits but can't find any mental health providers who accept their insurance and therefore have to pay out of pocket or go without necessary mental health support.

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. 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.

This ongoing threat of lost income creates significant stress and instability. Like many providers, I have seriously considered leaving insurance networks because of these pressures. When therapists are pushed out in this way, it is ultimately clients who suffer.

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.

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,  
Andrea Zenn, LPC  
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Portland, OR