

Submitter: Elliot Townley

On Behalf Of:

Committee: House Committee On Behavioral Health

Measure, Appointment or Topic: HB4028

As a behavioral health provider, I have so much anxiety and worry over insurance audits and the unknown economic impact on my small business. I am a solo provider in private practice, and already insurance reimbursement rates make it difficult for me to afford my life. I have only experienced one insurance clawback, but it took me several months to recover. The ability of an insurance company to come to me years later, and demand repayment because I mistakenly used the wrong location code, or forgot a modifier on their long and confusing forms, feels deeply unfair to the quality work I provide my clients or the health outcomes they experience. While I respect the need to prevent fraud, waste, and abuse, I disagree with insurance companies being allowed to audit from any point in history, whether clients are still being seen or not, and giving providers no recourse or protection. It was shocking when I learned of this practice, when I had already graduated graduate school. I did not realize how little this industry protected its clinicians.

I strongly encourage the state of Oregon to put restrictions on insurance companies and CCOs so that their drive for profit has some guardrails. These massive institutions should have at least a few guardrails, given how extensive the guardrails & rules are for clinicians in this field. Providers adhere to very strict expectations in our profession, and these massive industry giants are presently allowed to make their own rules & policies that inevitably benefit their bottom line and hurt small business owners & clinicians. I would love to see the state of Oregon better protect providers like me.