

Submitter: Katherine Schoolland
On Behalf Of: Raising Brave Kids Child and Family Therapy
Committee: House Committee On Behavioral Health
Measure, Appointment or Topic: HB4028

My name is Katherine Schoolland, LMFT, and I'm writing on behalf of Raising Brave Kids Child & Family Therapy, a small group practice in Oregon serving children, teens, and families. I'm reaching out to urge your support for HB 4028.

We believe in accountability. Oversight matters—families deserve to know that the care they're receiving is ethical, medically appropriate, and properly billed. But accountability has to be fair, consistent, and proportional to the services provided. Right now, we believe the audit and recoupment process imposed by insurance providers too often misses that mark for small community practices.

In an ideal world, our clinic would be contracted with insurance plans. Families ask for that option every day, and we want our services—especially specialty care for pediatric anxiety and OCD—to be accessible to more Oregonians. The hard truth is that we, like many other small practices, have largely opted out of insurance contracting because the current system can feel less like thoughtful oversight and more like punitive, unpredictable enforcement.

Too often, audits rely on unclear standards or inconsistent interpretations, and minor technical issues can trigger retroactive denials or repayment demands even when care was medically necessary and delivered in good faith. For a small practice like ours, that level of financial uncertainty is not sustainable. One aggressive recoupment can threaten payroll, reduce staffing, and interrupt care for the very families the system is meant to support.

The ripple effects of poorly executed oversight are real:

Clinicians spend time responding to audits and documentation disputes instead of providing care, consulting, and training—contributing to burnout and turnover.

Small practices who would like to fill the gap in lack of providers in Oregon may hesitate to expand services or hire because financial risk is unpredictable.

Families in Oregon face fewer in-network options, longer wait times, and higher out-of-pocket costs when community providers choose not to participate.

HB 4028 offers a practical, balanced step forward. By setting clearer expectations and reasonable guardrails around audits and recoupments—along with stronger transparency and accountability—this bill supports oversight that matches the

realities of behavioral health care and helps keep community providers stable enough to serve insured families.

Thank you for your time and for your work to strengthen behavioral health access in Oregon. I appreciate your consideration and your support of HB 4028.

Sincerely,

Katherine "Kat" Schoolland, LMFT

Founder & Clinical Director, Raising Brave Kids Child & Family Therapy

Portland, Oregon