

Subject: Support for HB 4028 – Protecting Mental Health Providers and Patient Access

Dear Chair Pham and Members of the Behavioral Health Committee,

I am a Licensed Clinical Social Worker practicing as an independent mental health therapist in private practice in Oregon. I am writing to express my strong support for HB 4028.

HB 4028 provides essential protections for small and independent mental health providers against increasingly aggressive insurance audit and recoupment practices. Each year, audits grow more frequent and more punitive, requiring extensive time and energy to ensure documentation meets shifting and often unclear standards. I regularly attend insurance documentation trainings and closely monitor professional forums for updates on new audit trends and clawbacks. Because I accept multiple insurance plans to remain accessible to Oregonians—and each plan has different requirements—routine session notes have become excessively long and burdensome. Charting has become an unnecessarily time-consuming task that pulls providers away from patient care.

Despite providing ethical, medically necessary, and high-quality services, I live with the constant risk that a minor technical issue or insurer error could result in denied claims or retroactive repayment demands. This ongoing financial uncertainty creates significant stress and instability, particularly for solo providers.

In 2024, just days before beginning maternity leave, I received a clawback notice from a major insurer citing overpayment due to the insurer's own clerical error. Although I was out of network and had received consistent payments at an established rate over the course of a year, the insurer sought to recoup a substantial amount nearly three years later. This unexpected demand compromised my family's financial stability during a period when I had already carefully saved and budgeted for leave.

Like many providers, I have considered leaving insurance networks altogether and have already exited contracts with several carriers due to these practices. At times, the cumulative administrative and financial pressure makes remaining in the profession feel unsustainable. When mental health providers are pushed out in this way, it is ultimately patients—particularly those relying on insurance—who lose access to care.

HB 4028 recognizes the disproportionate power insurers currently hold over small and independent mental health providers. It addresses the growing pattern of retroactive denials and recoupments for legitimately delivered services and takes meaningful steps to restore balance and fairness.

By establishing clearer standards and reasonable protections, HB 4028 will help providers remain financially stable, continue serving insured clients, and focus on delivering high-quality mental health care to Oregonians. This bill supports both providers and the communities we serve.

Thank you for your leadership and your commitment to protecting access to mental health care across our state.

Sincerely,

Lisa Sciarani, LCSW
Your Path Forward Counseling
Portland, OR