

Submitter:

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On Behalf Of:

Committee:

House Committee On Behavioral Health

Measure, Appointment or Topic:

HB4028

Thank you so much for your attention to factors devastating private mental health factors in Oregon. I have been a mental health provider in private practice in Oregon since 2011. Since establishing my practice and joining multiple insurance panels, I have observed the decline of private practitioners' ability to accept insurance due to the disingenuous, profit-driven, and often ruthless changes insurance companies have made to providers' contracts. Insurance companies have implemented across-the-board random audits of patient's charts. These audits call into question every aspect of a clinician's documentation of a patient's treatment. In these audits, the insurance companies can nitpick the tiniest detail of the clinician's documentation and use it as an excuse to claw back hours and even months of a clinician's pay. This is an ugly game that leaves clinicians in a state of anxiety about making even the slightest error in their notes for fear of forfeiting their pay. One error can shut down a private practice and leave Oregonians in need stranded.

Due to these risks, I and many of my colleagues are leaving insurance panels or leaving the field altogether. I know of no mental health providers who entered the field to make money. The road to licensure is long and expensive. (I personally completed an unpaid two-year, post-masters 3,000 hour internship in order to obtain the required hours.) Mental health providers want to provide access and good care to patients who need it...not just those who can afford to pay out-of-pocket. The insurance companies' aggressive tactics are making this more and more difficult.

HB2048 helps protect access to mental health care for Oregonians. People who have insurance ought to be able to obtain care when they need it. When they do not receive this care, a variety of other social problems emerge that cost taxpayers on the backend to address. It is remarkable that, while the mental health need is arguably greater than ever before, insurance companies and their aggressive tactics are making it almost impossible for independent providers to provide access to care. I know of no other industry in which the service provider's pay can be clawed back because there is a slight inconsistency in documentation. Imagine having an auto accident covered by insurance. The mechanic spends 20 hours fixing your car. Afterwards, the car runs great, but the car insurance company does not like the way the mechanic documented the repair. Rather than ask the mechanic to correct the documentation, the insurance company takes back all of the mechanic's pay for their time. With multiple insurance companies randomly auditing for various reasons, the mechanic is so stressed out that he can barely focus on fixing cars!

I recently spoke with a commercial home and auto insurance agent who said, "You know, your industry is really causing problems for the insurance industry." Well guess what? The insurance companies are really causing problems for the individuals I've seen who are trying to get off drugs, overcome childhood sexual abuse, can't work due to anxiety, have been the victims of unspeakable violence, or are struggling with psychosis. The insurance companies would likely prefer we all use chatbots for therapy. The audits have to be managed before the only "helpers" left standing are chatbots with no autonomic nervous system to help regulate an individual in crisis. Oregon can't afford to lose more mental health providers. Our children are suffering, our young adults working two or three jobs can't afford rent, and our elders have little support. Our middle class families are struggling to support their adult children and other family members who fall in the margins.

HB2048 is a non-partisan bill that helps hold wealthy corporations accountable for providing the care that they promise their Oregon insureds. I urge you to vote YES!