

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

Dear Chair Pham and Members of the Behavioral Health Committee

My name is Claud Chaves, and I am a Licensed Professional Counselor working with clients throughout Oregon, usually via telehealth. I am a solo practitioner. I am writing to express my strong support for HB 4028.

This bill provides essential protection for small and independent mental health providers against increasingly aggressive insurance practices since they want to restrict paying for their members' needs as much as they can, creating insecurity in both clients and providers. 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 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. As it is, I already avoid contracting with numerous insurance companies because of their practices. However, Oregonians contact me trying to seek care with a very experienced and multilingual therapist, who I happen to be, but they cannot pay out of pocket and their insurance is one I won't accept. I wish I did not have to limit the companies I am willing to contract with, but this is the reality and I worry that I will have to limit my contracts even more, to the detriment of clients and my own financial security.

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,

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