

Submitter: Kristin Bjorklund
On Behalf Of:
Committee: House Committee On Behavioral Health
Measure, Appointment or Topic: HB4028

Dear Chair Pham and Members of the Behavioral Health Committee,

My name is Kristin Kaijah Bjorklund and I am a Licensed Professional Counselor working in Ashland, Oregon. I am writing to express my strong support for HB 4028. As a small, independent mental health provider, I am writing in strong support of HB 4028. This bill offers essential protections against increasingly aggressive and predatory insurance practices that are placing unsustainable strain on providers like me—and, by extension, limiting access to care for patients.

Over time, the frequency and severity of insurance audits have escalated. These audits require enormous time and energy to ensure documentation meets shifting and often unclear standards, even when care is ethical, necessary, and high quality. The constant threat of retroactive denials, repayment demands, or audits based on minor technical issues creates ongoing financial instability and significant stress.

As a result of these pressures, I have already stopped working with some insurance companies due to threats of audits and denial of payment. This was not a decision I made lightly. My goal has always been to provide access to care for as many people as possible, and insurance barriers make that increasingly difficult. Unfortunately, current insurance practices often push providers out of networks, reducing options for patients who rely on their coverage to receive care.

HB 4028 appropriately recognizes the disproportionate power insurance companies hold over small and solo mental health providers. It acknowledges 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 what matters most: delivering high-quality mental health care. This bill supports not only providers, but also the communities and individuals who depend on timely and consistent access to mental health services.

Thank you for your leadership and for your support of HB 4028. I deeply appreciate your commitment to protecting access to mental health care across our state.

Sincerely,
Kaijah Bjorklund