

Submitter: Kathryn Emard
On Behalf Of:
Committee: House Committee On Behavioral Health
Measure, Appointment or Topic: HB4028
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 Kathryn Emard, and I am a Licensed Professional Counselor working at Inner Gold Counseling in Lake Oswego, Oregon. 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 and predatory insurance practices. 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 live with the constant fear that a minor technical error could result in denied claims or repayment demands. I am a single parent with a private practice and I live in constant fear of audits. I have laid awake many a night worried that I could be audited and lose my house, and my business and not be able to take care of my little girl. I am a good counselor and I do good work, and I love my job...but I have thought about changing careers so that I can have some kind of stability and safety and peace of mind.

This ongoing threat of lost income creates significant stress and instability. Like many providers, I have seriously considered leaving insurance networks—or even the profession entirely—because of these pressures. When therapists are pushed out in this way, it is ultimately patients who suffer.

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,
Kathryn Emard, LPC
Inner Gold Counseling, LLC
Lake Oswego, OR