

Dear Chair Pham and Members of the Behavioral Health Committee,

My name is Donnella Wood, and I am a Licensed Professional Counselor practicing in private practice in Portland, Oregon. I am writing to voice my strong support for HB 4028.

This legislation offers much-needed safeguards for small and independent mental health providers who are increasingly vulnerable to aggressive and exploitative insurance practices. Insurance audits have become more frequent and severe, demanding significant time and administrative effort to comply with documentation requirements that often change and lack clarity. Even when care is ethical, medically necessary, and delivered at a high standard, providers face the ongoing risk that minor technical discrepancies could lead to denied claims or costly repayment demands.

The persistent threat of income loss creates considerable stress and financial uncertainty. Like many colleagues, I have contemplated leaving insurance panels due to these pressures. When providers are forced out under these conditions, access to care diminishes and patients ultimately bear the consequences.

HB 4028 acknowledges the significant power imbalance that currently exists between insurance companies and small or solo mental health providers. It addresses the troubling increase in retroactive denials and recoupments for appropriately rendered services and takes important steps toward restoring fairness.

By creating clearer expectations and reasonable protections, HB 4028 will help ensure provider stability, preserve access to insurance-based care, and allow clinicians to focus their energy where it belongs: supporting the mental health and well-being of Oregonians. This bill is an important investment in both providers and the communities we serve.

Thank you for your leadership and for your consideration of HB 4028. I appreciate your ongoing commitment to protecting access to mental health care throughout our state.

With appreciation,
Donnella Wood, C6289

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