

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 Johanna Rayman, and I am a Licensed Clinical Social Worker working in a solo private practice in Portland, Oregon. I am writing to express my strong support for HB 4028.

In the past few years, I have been hearing colleagues share stories about their own or others' experiences with so-called "clawbacks" (retroactive denials and recoupments for legitimately delivered services) in which insurance audits find minor errors or disagreements with clinical judgment and require the therapist to pay the insurance company thousands of dollars. While documentation is important, the requirements for documentation differ between insurance companies and can change without clear notification. This environment creates anxiety about paperwork and documentation, and brings a shift of focus that can be distracting in therapy sessions, where I want my attention to be on the client.

Many of my colleagues have stopped participating in insurance panels because of this tension and perceived conflict between client and insurance. I work hard to provide effective and ethical psychotherapy to my clients, and I feel it is an important service to offer therapy to people who would not be able to afford to pay out of pocket, but I am concerned about how my practice may be affected by this choice in the future.

HB 4028 would alleviate my fears about arbitrary "clawbacks" from insurance companies, requiring clear communication about expectations while also allowing insurance to conduct investigations when there is concern about fraud. I feel it protects consumers while also preserving their access to quality care.

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,

Johanna Rayman, LCSW
Portland, Oregon