

Submitter: Renee Bisnaire  
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 Renée Bisnaire LCSW, working in private practice in Eugene, Oregon. I am writing to express my support for HB 4028.

This bill provides essential protection for 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 documentation meets shifting and often unclear standards.

Despite providing ethical, medically necessary, and evidence-based care, mental health providers navigate the constant fear that a minor technical error could result in denied claims or demand for repayment. This ongoing threat of lost income creates significant stress.

Like many providers, I have seriously considered leaving insurance networks because of these pressures. When therapists are subjected to punitive audits, financial recoupment/clawbacks, it is ultimately patients who suffer.

HB 4028 recognizes that insurance companies currently hold disproportionate power independent 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 and supporting providers in their confidence to provide services across Oregon.

Sincerely,

Renée Bisnaire LDEM, MSW, LCSW