

Submitter: Nicole Lapotin
On Behalf Of: Holding Both Counseling
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 Nicole Lapotin and I am a Licensed Clinical Social Worker working at Holding Both Counseling in Portland, 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. Last year Regence BCBS issued a "take back" of \$4866.79 for work that I was paid for at the time of service on behalf of a client 1.5-2 years prior. This is a huge amount of money for a one clinician business and because they waited so long to issue the take back, it was outside of timely filing deadlines that would have made it possible for me to correct the issue with the other insurance company. There is little protection for small businesses and getting a lawyer is extremely costly in these situations. We need protection to carry on our important work on behalf of citizens.

This ongoing threat of lost income creates significant stress and instability. Like many providers, I have seriously considered leaving insurance networks because of these pressures. When therapists are pushed out in this way, it is ultimately patients who suffer. Most patients can't afford to seek therapy without using their insurance, but this exposes providers to a great deal of risk.

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,
Nicole Lapotin, LCSW, L6337
Holding Both Counseling
Portland, OR