

Submitter: Sarah Barnard  
On Behalf Of:  
Committee: House Committee On Behavioral Health  
Measure, Appointment or Topic: HB4028

Dear Chair Pham and Members of the Committee,

I am writing in support of HB 4028 and its role in protecting access to mental health care for Oregonians who rely on insurance coverage.

Many insured individuals encounter a persistent “ghost network” problem when seeking behavioral health care: provider directories list clinicians as in-network who are not accepting new patients, no longer participate with insurance, or have moved to cash-only practices. This is especially common for experienced or specialized providers.

A primary reason providers leave insurance networks is the administrative burden associated with audits, documentation requirements, and payment recoupment practices. These pressures make it difficult for clinicians to sustain insurance-based practices, even when they want to serve insured patients.

Although HB 4028 addresses audit and regulatory standards, its impact is ultimately on patient access. When experienced providers are driven out of insurance networks, patients lose meaningful choice. The result is a two-tiered system in which high-quality mental health care is increasingly available only to those who can pay out of pocket.

Access to skilled behavioral health care is essential to the health and stability of our communities.

HB 4028 would help keep qualified providers participating in insurance networks, ensuring that coverage translates into real access to care.

I urge you to support HB 4028.

Sincerely,  
Sarah Barnard  
Portland OR