

Feb. 4, 2026

Dear Chair Pham and Members of the Behavioral Health Committee

I am a Licensed Professional Counselor in private practice in Medford, 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.

This ongoing threat of lost income creates significant stress and instability. Like many providers, I have seriously considered leaving insurance networks or based on their behavior, do not credential with them at all. Unchecked insurance companies have led to an additional problem that HB 4028 will address. I have been concerned about the predatory behavior of online mental health platforms for the past few years. These online platforms rely on counselors' (and clients') exhaustion from dealing with insurance companies to market themselves, regularly emailing to attract providers, into their own completely unregulated networks where they then set and change terms. HB 4028 is so important. When independent therapists are pushed out of insurance networks or seek relief with other unregulated platforms only to discover the drawbacks there, hard-working Oregonians suffer. It is important for state leadership to recognize that both insurance companies and these other venture capitalist companies do not provide transparency about the business decisions or any other decision that impacts clinical care. Both types of companies may market high-quality care and licensed providers, but they do not have transparent code of ethics to explain why and how they make their decisions to those whose financial and mental health are deeply impacted by them.

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. Professional counselors in the State of Oregon are required to abide by a code of ethics. Health insurance companies and other companies that provide health services should be required too as well.

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,
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