

Submitter: Kat Prince Kosmos
On Behalf Of:
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 Kat Kosmos, PsyD, and I'm a Licensed Psychologist working in the state of Oregon. I am writing to express my strong support for the HB 4028.

This bill is essential in reducing the power imbalance that currently exists between insurers/CCO's and behavioral providers. Each year, insurance audits grow more frequent and more punitive. The number of my colleagues who have already decided to stop accepting insurance due to the concerns around denied claims or repayment demands due to growing tired of the energy needed to ensure every detail of documentations meet shifting and often unclear standards. Despite the ethical, necessary, and high-quality care I and my colleagues provide, we continue to fear that a minor technical error could result in denied claims or repayment demands.

I have also considered leaving insurance networks, or the profession entirely, due to these pressures and ever changing standards. This is particularly concerning given the populations I tend to work with are dependent on the use of their insurance to access behavioral healthcare. Many folks that I work with are within the LGBTQIA2S+ population which already has the highest likelihood of living in poverty in our nation. It is not uncommon to hear how difficult it is for these populations to find quality behavioral health services with a provider who they feel seen, heard, and understood by in regards to important aspects of their identity. The populations we serve are the individuals who suffer when providers decide to leave insurance networks.

HB 4028 recognizes that, currently, insurance companies hold a disproportionate power over 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.

I continue to be in network with insurances because I believe it is ethical to make services available for populations that need our services the most. However, I can only continue to do so if I can insure I am financially stable by establishing reasonable protections, clearer standards, and correcting the disproportionate power imbalance between providers and insurance companies. This bill supports providers

which in turn allows us to continue to provide quality mental health care to the Oregon communities we serve.

Thank you for your support of HB 4028.

Sincerely,
Kat Kosmos, PsyD
Licensed Psychologist
Hillsboro, Oregon