

Submitter: Laura Carola Avalos Sluder
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 Laura Carola Avalos Sluder and I am a Licensed Professional Counselor working at Creative Spirit Collaborative in Eugene, Oregon. I am bilingual in Spanish/English, am a native Spanish speaker and strive to provide quality mental health care to our diverse community. 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 documentation meets shifting and often unclear standards.

Despite providing ethical, necessary, and high-quality care, mental health providers 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 even the profession entirely (and have in the past) —because of these pressures. When therapists are stressed within systems that are supposed to be advocating for the care of their constituents and community, the community and people seeking quality mental health care are deeply affected. Thus, a greater burden upon the health care systems in all areas is created and our community suffers.

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 a greater degree of 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 high quality mental health care across our state and for protecting providers who have sought a high level of education, many experience hours, and ongoing training in order to help our community heal. Thank you for putting the needs of the people first. When we take care of each other, we are all taken care of.

Regards,

Laura Carola Avalos Sluder, LPC Oregon
Creative Spirit Collaborative
Eugene, Oregon