

Submitter: Sophia Jarvis
On Behalf Of:
Committee: House Committee On Behavioral Health
Measure, Appointment or Topic: HB4028
To the Oregon Legislature,

I am writing in strong support of HB4028, which would limit the time frame during which insurance companies can recoup payments from behavioral health providers. As a practicing provider, I have witnessed firsthand how the current system of indefinite “clawbacks” threatens the stability of small practices, the wellbeing of providers, and ultimately, the quality of care for clients.

Reasons to support HB4028 include:

- Strengthened community mental health organizations: Less financial pressure may allow organizations to offer livable wages, reduce excessive caseloads, and attract more associate-level therapists in high-demand, high-acuity settings;
- Financial stability for providers: Limits the risk of bankruptcy from retroactive clawbacks on legitimate services;
- Reduced administrative burden: Less need for defensive documentation and extensive billing oversight;
- Improved provider wellbeing: Reduces chronic stress and burnout caused by uncertainty over past payments;
- Higher quality of care: Allows providers to focus on clients rather than being preoccupied with documentation;
- Increased access to care: Providers can see more clients and maintain sustainable practices;
- Continuity of care: Reduces provider turnover and the need for clients to switch therapists;
- Equitable compensation: Less reliance on lowering rates or padding payments to buffer against clawbacks;
- Reduced inequities: Providers are less likely to avoid complex or high-risk clients;
- Supports practice innovation and growth: Encourages expanding services, adopting new treatment modalities, and community programs; and
- Lower systemic costs for clients: Helps keep therapy affordable by reducing risk-driven price increases.

In my own practice, the constant stress of retroactive clawbacks has limited my capacity to serve more clients and has created an environment where managing documentation consumes as much time as providing care. HB4028 would provide necessary protection for providers, allowing them to focus on delivering high-quality, timely mental health services without fear of retroactive financial penalties.

I urge you to pass HB4028 to protect both providers and the clients who rely on them.

Thank you for your consideration.

Sincerely,
Sophia Jarvis
Marriage and Family Therapist Associate
Portland, Oregon