

Submitter: Catherine Cooney

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 Catherine Cooney, and I am a Licensed Professional Counselor working in private practice in Portland, Oregon. I am writing to express my strong support for HB 4028.

There are multiple reasons that many Oregonians find it hard to get mental health services, and one is the lack of providers who take their health insurance. A large reason for this is most therapists, like me, realize it's unsustainable to be responding to hours of pre-authorization documentation and audits, with the very real threat that we will be penalized for a small documentation error, and forced to pay back to the insurance companies what could be a large portion of our income each year. This ongoing threat of lost income creates significant stress and instability. Like many providers, I have left some insurance companies because of these pressures. When therapists are pushed out in this way, it is ultimately patients who suffer.

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.

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 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,

Catherine Cooney, MS, LPC, CSAT

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