

Submitter: Colleen Odell  
On Behalf Of:  
Committee: House Committee On Behavioral Health  
Measure, Appointment or Topic: HB4028

Dear Chair Pham and Members of the Behavioral Health Committee,

My name is Colleen Odell 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.

This bill would provide crucial protections for small and independent mental health providers, such as myself, against increasingly aggressive and predatory insurance practices. The threat of punitive insurance audits is a constant fear that hangs in the background of every decision I make regarding my practice. I have been a therapist for more than 20 years, and in full-time private practice for 17 years. Despite working full-time and providing ethical, high-quality care to my clients - most of whom are high-risk due to severe childhood trauma - I live with a constant, haunting fear that some small administrative mistake or technical error could lead to significant amounts of money being "clawed back" from an insurance company, and possibly force me to close my practice due to bankruptcy. Every therapist has heard the horror stories of therapist's practices and financial stability being destroyed by insurance audits, such as those that were published by ProPublica reporting in 2024. I hate that I have to worry about this. I just want to be able to spend my energy, time and attention focusing on my clients and on providing them with the highest quality of care.

This ongoing threat of lost income creates significant stress and instability. Like many providers, I have seriously considered leaving insurance networks because of these pressures, and have often felt that I am trying to care for my patients within a system that is inherently hostile to me and my work. Since the beginning of my career as a therapist, I have dreamed of starting a group practice and being able to hire, train and supervise new therapists with a speciality in trauma-focused care. However, my very real - and rational - fears of the wreckage that a capricious insurance clawback could inflict on a small business, and my fears of being responsible for the financial stability of other providers in addition to myself under such a scenario, has stopped me from pursuing that dream. Instead, I continue to do my clinical work quietly in my tiny private practice, and every day I just hope to avoid attracting attention from an insurance company that could literally wreck my life and my practice if I have happen to make a small, minor, technical mistake in my charting.

HB 4028 recognizes that insurance companies currently hold disproportionate power over small and solo mental health providers such as myself. It acknowledges the growing pattern of retroactive denials and recoupments for legitimately delivered services, and it takes much-needed steps to address this imbalance. By establishing

reasonable protections and clearer standards, HB 4028 will help providers like me remain financially stable and allow us to 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,  
Colleen Odell LPC  
Colleen Odell Counseling & Consulting LLC  
Portland, Oregon