

Submitter: ANN DEWITT
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

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.

I know a practitioner in Portland who had \$150,000 in insurance clawbacks and has had to close her practice and declare personal bankruptcy. I can't think of other small businesses where large corporations take back payments after they've already been authorized.

I run an out-of-pocket-only practice because insurance is too difficult and dangerous to work with. Most people can't afford to pay out-of-pocket for all their mental health needs and I think it's wrong to deny essential mental health care based on ability to pay.

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,
Ann DeWitt LMFT
Lake Oswego, OR