

Submitter: Lydia Evans

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 Lydia Evans, and I am a Marriage & Family Therapist Associate working at Full Circle Ecotherapy and Family Services in Portland, Oregon. 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 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.

This ongoing threat of lost income creates significant stress and instability. Like many providers, I am committed to making therapy accessible by accepting a variety of insurance providers. However, I see and feel the strain and risk placed on clinicians and like many providers have wondered if I will be able to work with insurance for the long term. I know many colleagues who no longer take insurance or who have left the profession. When therapists are pushed out in this way, it is ultimately patients who suffer.

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.

Mental health professionals want to provide excellent care, and we want to clearly and accurately document our work. We want to meet the standards of the insurance providers we contract with. However, we can only do that if their standards are clear and we know we are protected from unfair audit practices.

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,

Lydia Evans, MFT Associate

Full Circle Ecotherapy and Family Services

Portland, OR