

Submitter: Katie Kotsovos  
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 Katie Kotsovos and I am a Licensed Professional Counselor working in private practice in Beaverton, OR. I've been in the profession for 11 years and currently provide highly specialized services: therapy for the treatment of trauma and eating disorders. I am writing to express my enthusiastic 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 practice cripples business, all because an insurance provider will not tell you what they want in your documentation. Insurers hold the power of obfuscation and wield it in these evil practices that hurt hard working people (in helping professions!), reduce access to services for those who need it and funnel the money to companies and the billionaire class.

This ongoing threat of lost income creates significant stress and instability. Like many providers, I have seriously considered leaving insurance networks—or even the profession entirely—because of these pressures. 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.

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 support of HB 4028. I appreciate your commitment to protecting access to mental health care across our state.

Sincerely,

Katie Kotsovos, LPC  
Kotsovos Counseling  
Beaverton, OR