

Submitter: Oriana Korol  
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 Oriana Korol, and I am a Licensed Clinical Social Worker who works at and owns 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.

I started off working at a large agency, Albertina Kerr, which serves youth and people with developmental disabilities. I then worked at the center at heron Hill, which offers equine and Ecotherapy primarily to clients with OHP insurance. I am strongly committed to serving people with low incomes and/or disabilities and in my private practice over 50% of my clients have OHP. Last year, over 90% of my clients had OHP. I see primarily survivors of childhood abuse. Many of my clients are still children living with adopted or foster care families. Some are adults still in poverty whose trauma symptoms from childhood have gone untreated. There is a shortage of therapists serving this population and much of it in the private practice is due to a fear of clawbacks, of making clerical mistakes that lead to money needing to be returned. For a small business, this is devastating.

The saddest part about this current system, is that many of the most experienced therapists go into private practice or a small group practice because they can make more money in this setting and have the most control over the client's treatment and their own personal schedule. Thus, when small businesses are afraid to accept insurance because of audits, it takes the best clinicians away from the clients that need behavioral healthcare the most. I want to be able to refer my clients to other therapists if I go on leave. I don't want to have a long wait-list, knowing that families are not getting care when they need it. I want there to be more therapists willing to take insurances, including OHP. The clients that I serve will be better served if the fear around clawbacks decreases. This bill would help clarify the rules and create more consistency between the CCOs.

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,  
Oriana Korol, L1107  
Full Circle Ecotherapy and Family Services  
Portland, OR