



Creative Spirit Collaborative

3525 Hilyard st. Eugene, OR 97405

Email: Info@creativespiritcollaborative.com

Phone: 541-514-7997 Fax: 541-293-8844

Subject: Support for HB 4028 – Protecting Mental Health Providers and Patient Access

Dear Chair Pham and Members of the Behavioral Health Committee

My name is Rachelle Cornelius, and I am a Licensed Professional Counselor running a small group practice and providing therapy and essential support services to clients at Creative Spirit Collaborative in Eugene and 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 have seen these clawbacks and the devastation they result in for local providers who have lost their earnings of tens of thousands of dollars after providing desperately needed healthcare during the pandemic and now during the social and political upheaval. I have seen some providers leave the field altogether because of these predatory clawbacks. If a substantial clawback was directed at me or one of the therapists or more in my practice, it would likely bankrupt me and the business, causing several therapists to lose their jobs and hundreds of clients to lose their therapists. The margins for profit are very narrow and the capital is even smaller.

Let's just put this into perspective, insurance companies, their CEOs make millions of dollars per year, while most small group practices and therapists make enough to survive or just get by on their income. Most therapists aren't in this profession for the money, they are social service agents who are in the helping profession to support clients' mental health and emotional needs. An average therapist salary in Oregon is around \$75K per year and the average home loan income requirement for home purchase in Oregon is around \$120K per year which means that on average, therapists are not even able to make

enough money to purchase a home in Oregon. However, we are allowing corporations making millions to excoriate therapists' lives and livelihoods who are just getting by as it is all while trying to serve some of the most vulnerable populations.

In some ways, we could say that therapists offer the support to the population that enables our country, our workforce to build resilience and healthy coping skills to successfully navigate difficult times. Why do we continue to allow multinational conglomerate corporations and administrators who have never even seen the client face to face, nor heard the client's stories, nor seen their suffering, continue to make decisions about their diagnosis and health care treatment all while raking in the profits for themselves?

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

Sincerely,
Rachelle Cornelius, LPC, C3044
Creative Spirit Collaborative
Eugene, Portland, Oregon