

Submitter: Erin Mahone
On Behalf Of:
Committee: House Committee On Behavioral Health
Measure, Appointment or Topic: HB4028

Chair Pham and Members of the Behavioral Health Committee,

My name is Erin Mahone, and I am a Licensed Professional Counselor, working at Pulse Wellness Cooperative in Portland, Oregon. I am testifying today as a representative of the Coalition of Oregon Professional Associations for Counseling and Therapy 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 our documentation meets shifting and often unclear standards. Despite providing ethical, necessary, and high-quality care, we 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. Many colleagues have left insurance networks, while others of us grapple with this decision daily. Others have chosen to leave the profession entirely - because of the constant uncertainty. When therapists are pushed out in this way, it is ultimately the patients who suffer. Oregon is continuously listed as one of the worst states in the nation for accessing mental health care.

Barriers to accessing life-saving mental health care are compounded by the disproportionate power that insurance companies currently hold. HB 4028 recognizes the growing pattern of retroactive denials and recoupments for legitimately delivered services, and the broader human cost of these practices, for the people who are most in need of services and support, AND for providers who fulfill every educational and regulatory expectation for professional practice, and yet worry every day about the stability of our livelihood. This bill 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.

Erin Mahone, MS, LPC