

Submitter: Rebecca Hart
On Behalf Of: self
Committee: Senate Committee On Health Care
Measure, Appointment or Topic: HB4028

Dear Chair Patterson, Vice-Chair Hayden, and Members of the Senate Committee on Health Care,

My name is Rebecca S Hart, PhD and I am a licensed psychologist in private practice in Eugene, OR. I am writing to respectfully ask you to prioritize and support HB 4028.

I have been in private practice about 18 months and before that part of a group practice. I had avoided going on my own due to issues and concerns around dealing with insurance companies, but factors led me to do so anyway. What I find is that it is difficult to obtain clarity around copays and coinsurance and sometimes these are wrong at the start. It also makes no sense to me how the same company can reimburse me at so many different rates for the exact same CPT code service. This is frustrating, but manageable.

What is more difficult is when there are claims that were originally paid and then months later suddenly deemed no longer eligible for payment and I am supposed to then send a check back to the insurance company reimbursing them. This is a situation I am currently facing. What makes this even more challenging is that the payment received (and that they want back) is from 2025. This effects my taxes because my 1099-Misc shows it as income and now in 2026 I will be paying them back. In addition, this client completed therapy and moved out of state, and also no longer has that insurance. This makes it hard for that client to effectively advocate for themselves. This makes it awkward as I reach out many months later to suddenly request they pay cash for a session that was originally paid by insurance.

This situation is untenable in the long term. I strong encourage reduced timeframe allowed for clawbacks as well as stricter regulations regarding when a claim that has been paid can suddenly be reversed.

Sincerely,
Rebecca S Hart PhD