

Submitter: Terra Marzano

On Behalf Of:

Committee: House Committee On Behavioral Health and Health Care

Measure: HB2455

My name is Terra Marzano, I am a Licensed Clinical Social Worker in Oregon living and working in Tillamook County, a rural community on the coast. I am writing today to ask that you please HB 2455. In doing so, you will demonstrate your investment in ensuring access to mental health services in our state.

Having practiced clinical social work in non-profits for many years, including rural non-profits, I have participated in CCO audits several times and have participated in internal chart audits throughout my career. I am familiar with the lack of clarity, confusion, and financial risks associated with insurance audits. Now that I work in private practice, I am acutely aware of my own financial vulnerability and the risks posed by insurance overreach and have subsequently opted out of insurances in order to protect my own well-being while serving my community. With the passing of HB 2455, the playing field gets slightly more level for those of us providing direct care to Oregonians, opening the door for therapists like myself to pursue insurance panelling with confidence.

In consultation with colleagues who also live and practice in rural Tillamook County, it has been long-known that most of us are "private pay" in order to avoid the nightmares of insurance audits. If we increase protections for health care providers and decrease insurance overreach and their overbearing audit practices, more providers will work with insurance and more Oregonians will get the care they need in their own community. We aren't asking for much here – we are simply asking that you vote to bring audit recoupments into better balance, such that health care providers can practice without fear of losing their livelihood over a simple clerical error made 2 years ago.

Thank you for your consideration and for standing with mental healthcare providers via the passing of HB 2455.