

Submitter: laura garcia

On Behalf Of:

Committee: House Committee On Behavioral Health and Health Care

Measure: HB2455

My name is Laura Garcia and I am a mental health provider in the State of Oregon. I fully support this bill, as it would increase Oregonians access to mental health care by helping our providers ability accept insurance without fear. Insurance is crucial to access, as most Oregonians cannot afford cash pay services. As an individual provider who accepts insurance for mental health care for my clients, I experience anxiety about the financial liability I hold when faced with the unclear expectations set by insurance companies and the aggressive, hostile audits occurring in our community. As a small business, an audit from a big, billion dollar insurance company could put me out of business and into debt, even if I am doing all I can to decrease risk. Mental health providers want to follow our contracts to the letter, we often do not know how to do so and are faced with extreme liability and financial insecurity.