

Submitter: Renee Mann
On Behalf Of:
Committee: House Committee On Behavioral Health and Health Care
Measure, Appointment or Topic: HB2029

Dear Members of the House Committee on Behavioral Health and Health Care,

I am a licensed professional counselor and licensed marriage and family therapist operating my solo private practice in Eugene, Oregon. I am writing in support of this bill due to the excessive power insurance companies have in demanding paperwork and recouping payments from providers, sometimes for issues that are the fault of the insurer. As a small business owner and the sole income earner in my household, the lack of protections against undue delays and retroactive clawbacks of payments is a significant concern. I am aware that Washington State has similar protections, and I have even considered relocating there for the security these laws offer.

I have been in private practice for 2.5 years, during which I was subjected to one pre-payment review by the insurer, Optum. The notice I received was unclear about the reasons for the review and what specific documentation was needed. It included requests for records beyond the scope of my licensure and failed to provide clear guidance on what to submit in response. Additionally, the letter stated that payment would be withheld until the requested paperwork was provided, with an additional 45 business days for their review.

After contacting customer service, I was only told what was already outlined in the letter—essentially, to submit records. I did so, submitting the requested documentation via fax, but received no confirmation that it had been received. About 40 days later, the claims were paid without any communication regarding the outcome of the review. To add to the confusion, 15 days later, I received another letter stating that a pre-payment review was being conducted for the same sessions that had already been paid, which appeared to be a clerical error. In total, my payment was delayed for approximately 75 days.

This experience highlights the need for protections against such audits, and I strongly support this bill as a means of safeguarding providers like myself.

I have read previous testimony from a Moda representative who argued that this bill would create different auditing standards for behavioral health providers, and suggested rejecting it. However, rather than maintaining the status quo, where insurance companies can abuse the system, I believe we should begin by establishing stronger protections for behavioral health providers, with the potential to later extend these protections to all medical providers.

As a former auditor prior to becoming a therapist, I understand the importance of audits in preventing waste, fraud, and abuse. However, the way the insurance industry conducts retroactive audits—often years after services have been provided—demonstrates that they are not prioritizing timely error detection. This lack of efficiency ultimately places an unnecessary burden on small businesses like mine.

Thank you for your time and consideration. I strongly urge you to support this bill.

Sincerely,
Renee Mann, MS, LPC, LMFT
Renee Mann Therapy LLC
Eugene, Oregon