

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

Dear Chairman Nosse and Members of the House Committee on Behavioral Health and Health Care:

My name is Amy S. Beard, and I am an LCSW licensed in the state of Oregon. I live in Portland, Oregon and see clients throughout the state via telehealth, and in person at offices I sublet in Beaverton, Oregon. I have been practicing for almost five years and have been self-employed for the last two years.

I am writing this letter in support of HB2029. Insurance audits are abusive and unfair and limit access to care to the people of Oregon. Therapists, whether self-employed or working for group mental health practices, rely on payments from insurers for the services rendered to clients in order to make their living, and, as small business owners, therapists tend to operate on slim margins. Like all business owners, therapists require a certain level of predictability and stability in their income streams in order to be willing to operate their business. The specter of an insurance audit that can result in the clawing back of fees insurance paid on claims submitted years prior, of insurers clawing back claims because of simple clerical or typographical errors in notes or calendar entries, and of insurers using sampling to determine that X% of claims must be in error and clawing back fees based on that determination, is frightening enough that it prevents many therapists from contracting with certain insurers or even opening their own practices at all. Therapists who have been through such audits can be forced to pay back thousands, sometimes many thousands, of dollars, which can bankrupt providers, forcing them out of business. Most therapists know at least one provider forced to remit back to an insurer more money than the provider could afford, driving them out of business and increasing our own anxiety about audits, anxiety that is compounded by the fact that few insurers provide any guidance or documentation samples from which providers can learn and thus work to ensure they are documenting their work in accordance with an insurer's standards.

The impact of insurance audits as they currently exist causes providers to limit the insurances they will take and in some cases causes providers to leave the field, which limits the mental health care available to the citizens of Oregon. As things currently stand, most providers, including myself, maintain long waitlists, and it is not unusual for prospective clients to have to wait six months or more before a provider is able to see them. Requiring insurers to provide reasonable, easy to understand and plain language standards for documentation and audits, and limiting the time in which

insurers can look back at records and their ability to claw back funds for clerical errors or based on sampling data, will create more predictability and stability on the business side of providing therapy, and that stability will help draw more therapists to the field and increase their willingness to continue to provide much-needed mental health services to the people of Oregon.

For all these reasons, I support HB2029 and I hope that you will as well. Thank you for supporting this bill.

Sincerely

Amy S. Beard, LCSW, MSW, JD