

Submitter: Julie Frederick
On Behalf Of: WOMHA
Committee: House Committee On Behavioral Health and Health Care
Measure, Appointment or Topic: HB2029

Dear Chair Nosse and Members of the Committee,
I am a psychologist practicing in Beaverton, Oregon and a member of the Western Oregon Mental Health Alliance (WOMHA). I am writing in support of HB 2029 because health insurance audits and clawbacks place significant burden on behavioral health providers, which creates downstream negative effects on Oregonians who need behavioral health care. Current Oregon law allows insurers too much leeway and significantly disadvantages solo behavioral health providers and small practices. HB 2029 makes sensible reforms to the law that will support behavioral health providers who want to take insurance and increase access to behavioral health care for all Oregonians. Please vote to move HB 2029 forward.

I have had several negative experiences with clawbacks. Twice I have had insurers reverse previously paid claims for services to clients, often 6-12 months after the payment has been made. In both cases, the insurers stated that the client did not actually have coverage. This was clearly an error on the part of insurer and should not have taken so long for them to identify it. Suddenly clients have a bill of \$500-800 to me for sessions that they thought had been paid by their insurance. They likely would not have entered treatment or attended multiple sessions if they were not told they had insurance coverage for the services. Both the client and I felt cheated and mistreated by the insurer.