

Submitter: Spencer Wharton

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:

I am a Licensed Professional Counselor in Oregon and have practiced here since approximately 2018. When I was working for a small independent mental health clinic in Albany, I saw firsthand how the stress of audits loomed over my colleagues and my employer. We were all competent, ethical providers, yet we feared that an audit could cause "clawbacks" of thousands of dollars for errors we had not been informed to look out for.

Now, as the owner of my own one-person practice, I have chosen to not take insurance. The risk of clawbacks and intrusive audits, particularly under criteria that are opaque to me, is one I am not willing to take on. Financially, clawbacks are a risk that could damage my small business, and the stress of playing an insurance game that I don't know the full rules to weighs on me. As a therapist, my mind and my emotions are the tool of my work, and undue stress, such as that caused by dealing with byzantine and disempowering systems, directly affects the care I give.

In short, under the present state of affairs, taking insurance is too big a financial, professional, and personal risk. Because of this, I choose to limit the accessibility of the care I provide by refusing to take insurance.

This is not a choice I like to make. I would prefer to make my services more available--I care deeply about access to mental health care! Fortunately, the common-sense "therapist bill of rights" in HB2029 would protect my business from egregious clawbacks and allow me to make an informed choice about how to comply with insurance audit requirements. HB2029 would reduce the risk and stress of accepting insurance.

Please vote to support small businesses, protect mental health providers, and allow us to expand access to care. Vote yes on HB2029.

Thank you.