

Submitter: Erin Howe

On Behalf Of:

Committee: House Committee On Behavioral Health and Health Care

Measure, Appointment or Topic: HB2029

My name is Erin Howe, MFT Associate, and I am a mental health provider in Oregon. I strongly support this bill because it would improve access to mental health care for Oregonians by allowing providers to accept insurance without unnecessary risk. Insurance coverage is essential, as most Oregonians cannot afford out-of-pocket mental health services.

As a provider who accepts insurance, I often feel uncertain and anxious about the financial liability I face due to the vague guidelines set by insurance companies and the increasingly aggressive audits happening in our community. As a small business owner, an audit from a large, billion-dollar insurance corporation could not only jeopardize my practice but also put me in financial distress, even when I take every precaution to comply with regulations. Mental health professionals want to uphold our contractual obligations, but the lack of clarity leaves us vulnerable to significant financial and professional consequences.