

# Melissa Todd, Ph.D. | Licensed Psychologist

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3/13/2025

Re: Support for HB 2029

To: The House Committee on Behavioral Health and Health Care

Dear Chair Nosse and Members of the Committee,

My name is Melissa Todd, and I am a licensed psychologist in Eugene running my own solo practice. I am also board president of the Western Oregon Mental Health Alliance (WOMHA), a volunteer-run, non-profit association of multidisciplinary behavioral health professionals located throughout the greater Portland, Salem, and Eugene areas. As a member of WOMHA's legislative advocacy committee, OIMHP, I advocated for SB 860 (2017) and HB 3046 (2021), and I served on the Rulemaking Advisory Committee for HB 3046 in 2021 and 2022. Today, I respectfully ask for your support of HB 2029, a bill that seeks to place sensible limitations on audits and recoupments of claims that threaten access to behavioral health care by putting strain on behavioral health providers.

As a solo practitioner, I am the sole source of income for my small business and I conduct all of my own administrative tasks. I am completely independent. In the world of behavioral health, this arrangement is commonplace. Years ago, I received a notice from an insurer that they were asking for a refund of paid claims for two clients covering a period of approximately 15 months from two years prior. It turns out this was a coordination of benefits issue due to an honest mistake, and I did in fact owe the insurer a refund while two other insurers owed me. **Under current Oregon law, I was obligated to pay the refund within 30 days or the insurer could choose to recover the amount by withholding payment of future claims. While the true primary insurers now owed me payment of these claims, under Oregon law I could not request payment earlier than six months after I informed them of their responsibility.**

This imbalance in repayment timeframes put me in a significant financial bind, so I reached out to the insurer requesting the refund and asked if they could hold off on recouping payment from future claims until I received payment from the other insurers. I was told they would hold off, which they were not obligated to do by contract or law, and I was grateful. However, the insurer did not stick to their word and my next reimbursement payment from them was for \$0; they had recouped the money I owed them from a future payment anyway. Since I submit

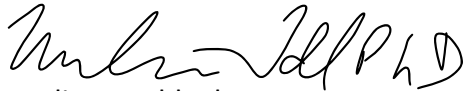
claims on a monthly basis, the amount was substantial and represented more than half of my income that month. They also continued to recoup from subsequent claims and I did not receive the payment I was due from the true primary insurers for months.

**This example may sound like small potatoes, especially to an insurance company or even a medical group; for me, it was a major and unexpected loss of income which caused significant financial strain and emotional distress.**

HB 2029 contains a provision that would direct insurers to allow behavioral health providers to use a repayment plan of up to three years, which would have given me the time to receive payment from the other insurers without incurring a major loss of income in the process. The bill includes additional provisions that support the ability for behavioral health providers to maintain their independence and resist the forces pushing our profession to corporatize under the large profit-driven entities that control the majority of medical providers.

Please pass HB 2029 to protect access to behavioral health care for all Oregonians by placing sensible limitations on the claims auditing and recoupment process and ensuring that independent behavioral health providers have more rights.

Respectfully,

A handwritten signature in black ink, appearing to read 'Melissa Todd, Ph.D.', with a stylized flourish at the end.

Melissa Todd, Ph.D.

Licensed Psychologist