

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

I am writing this letter in support of HB2029. My name is Elizabeth Scheeler, and I'm a LCSW practicing in Pendleton, OR. When I opened my private practice in late 2019, my biggest concern was needing to network to attract clients. Thanks to COVID, that turned out to be a non-issue. Instead, my number one problem was having to turn away people in desperate need of services due to lack of capacity, thanks in part to problem number two. In short, I was spending way too much time on my notes due to fear of being audited and charged with not meeting the insurance companies' often nebulous and ill-defined definition of "medical necessity" thus resulting in "claw backs" that have to be paid back in as little as 30 days.

I'm sure you are aware of the difficulty too many Oregonians have in finding mental health providers who both accept their insurance and can see them in a timely fashion, especially in the rural areas of our state. This is partly due to the mental health crisis we are experiencing in Oregon and partly due to the significant number of providers refusing to jump through all the insurance hoops (credentialing, coding, etc.) while at the same time making themselves vulnerable to true financial hardship due to the risk of claw backs, instead taking only cash-paying clients. I've been tempted to switch to this much less stressful business model, but it goes against my values.

I understand that medical fraud is a real thing and shouldn't be ignored. There will always be bad actors who take advantage of loopholes, weaknesses, and whatever else they can find. However, it's not fair that the rest of us have to suffer due to these criminals. Finally, the fact that many (if not most) large health insurance companies continue to post large profits can't be ignored. If they were suffering from big losses (or even posting minimal profits) due to fraud and misuse, this would be a different conversation. However, that's not the case.

Please help stop the onerous demands the current regulations place on mental health providers. We can't quickly increase the number of mental health providers needed to meet the current demand, but the legislature does have the power to make accepting insurance a viable option to all those providers who are currently unwilling to take on the financial risk and extra hassle of accepting insurance paying clients, thus providing more availability at time when it's so critically needed.

Thank you for supporting this bill.

Sincerely,

Elizabeth Scheeler, LCSW

