

Trevor McMurray, LCSW, MAC
Licensed Clinical Social Worker
4400 Salem Dallas Highway
Salem, OR 97304

03/14/2025

Dear Chair Nosse and Members of the Committee,

Hello, my name is Trevor McMurray. I am a Licensed Clinical Social Worker and Master Addiction Counselor practicing in Salem, Oregon. I have served this community the past 25 years in both the public sector as a mental health provider, and as a private practitioner serving those with trauma and addiction issues. I am also a member of the Western Oregon Mental Health Alliance (WOMHA). I love my work and am honored to be of service to so many brave and strong individuals. I also take ethical obligations to my clients and to insurance carriers seriously. I am a member of a clinical consultation group engaging in monthly dialog on these topics. In short, my work is an avocation as well as means of livelihood for me. 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.

As a solo practitioner, I am responsible not only for providing quality care, but also managing a business. I work with people who pay for services out of pocket, and also contract with select insurance carriers. I did not enter this field seeking wealth or accolades, but I expect to be paid for services provided in good faith. I have noticed a recent trend where some carriers are willing to demand refund of payment for the services already provided and paid for. Given this reality, I am forced to engage in a cost benefit analysis each time I consider contracting with an insurance company. I must weigh my desire to be of help with the statistical likelihood that I will be required to offer services without guarantee of payment.

Audits are a reality in my business, and I understand carriers need to ensure the services provided are in keeping with practice standards. I have undergone a couple of these over the years with no problems. However I am also familiar with the experiences of peers who have been required to repay fees under circumstances similar to my own. Their standards of care and adherence to ethical requirements were likewise in alignment with my own. In many cases, the sums in question are sufficient to break a small business owner. No clinician can reasonably be expected to place themselves in such a position of risk. I will not contract with carriers who engage in these underhanded practices. Unfortunately, this means that my services are often unavailable to those who need them.

503-910-4869 (P)

503-990-6828 (F)

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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.

If I can be of further help, please feel to reach out at 503-910-4869, or by email at trevormcmurraylcsw@gmail.com

Best,

Trevor McMurray, LCSW, MAC