

Submitter: Meredith Herbst  
On Behalf Of:  
Committee: House Committee On Behavioral Health  
Measure, Appointment or Topic: HB4028

Hello,

I am writing in strong support of HB 4028. I am a mental health therapist in my solo private practice in Eugene, Oregon, and I have been subject to the very clawbacks from insurance companies that this bill is intending to curb. In 2023, representatives from an insurance company realized that they had paid me nearly \$5000 for services over 18 months in error, due to a mistake within their benefits coordination department. The full processing of the clawbacks took over a year, during which time I was given no information and was unable to appeal the decision. The lack of transparency and re-processing of claims that were 18 months old was financially devastating for my solo practice. While I was ultimately able to recover most of the funds through an appeal process, this required at least 40 additional hours of my time outside of my regular work schedule. I have also been exposed to manipulative tactics by insurance companies, such as coding advisory programs, that accuse me of "erroneous billing" for providing services that are medically necessary for my clients. These bully tactics are simply meant to intimidate mental health providers into billing for less effective and lower-paying services, and are a threat to solo practitioners who are providing ethical care. Threats of audits have scared many of my colleagues into ending their contracts with health insurance companies, which makes services less accessible for the community. Health insurance companies have unchecked power when it comes to mental health providers, and HB 4028 is a necessary first step to protecting us and our livelihoods.

Thank you for your consideration.