



Testimony of:

Joseph Feldman, President and Founder of Cover My Mental Health NFP

Before the Oregon House Committee on Behavioral Health

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TO: Members of the House Committee of Behavioral Health

My name is Joseph Feldman and I am the President and Founder of Cover My Mental Health NFP, an Illinois-based not-for-profit supporting patients, families, and clinicians with actionable resources toward overcoming insurance obstacles to mental health and substance use disorder (MH/SUD) care. Our resources support individuals in all States.

I am submitting this testimony in support of HB 4028: The Behavioral Health Protection Bill

The passage of federal laws (such as the 2008 Mental Health Parity and Addiction Equity Act) and state laws (such as Oregon's 2021 Behavioral Health Parity and Network Adequacy legislation) have fostered expectations of improved access to mental health care. However, health insurers continue to offer inadequate clinician networks, improperly deny care as "not medically necessary," raise process barriers such as unnecessary or complex prior authorizations, and utilize opaque processes for resolving disputes.

These insurer failures are well-known to this Committee, whether from personal experience, constituents' experiences, or the September 2025 Report on Behavioral Health Parity, published by the Oregon Department of Consumer and Business Services. Cover My Mental Health estimates that US private health insurers deny between 15 and 22 million mental health claims annually. We do not have to accept these barriers to care and legislation such as HB 4028 properly addresses limitations in past legislation and potential regulatory enforcement.

Cover My Mental Health was founded two years ago to support patients, families, and clinicians to overcome obstacles to care with no-cost, immediately-actionable resources. Our resources provide encouragement and guidance when the promise of legislation, regulations, and enforcement falls short in assuring access to mental health care. The passage of HB 4028 would strengthen protections for Oregonians against barriers to care that are well-known to Cover My Mental Health and a focus of our support, specifically:

- Improving visibility and therefore enforcement potential for regulators into practices of insurers that effectively diminish access to care, including unnecessary and burdensome prior authorizations, clinical reviews, utilization reviews, and other "medical management" practices that delay, deny, and limit care.



Among the most valuable resources of Cover My Mental Health are (a) guidance and templates for clinicians to document their determination of medically-necessary care, (b) guidance to train clinicians in the conduct of peer-to-peer reviews with insurers, and (c) introduction to steps such a formal insurer complaint to address disputes before legalistic and time-consuming appeals. HB 4028 has the potential to temper the need for our resources (which we would applaud).

- Requiring insurer reporting to expose improper use of billing codes as a process for denying care, administrative burden to clinicians, and therefore barrier to care.

This practice most recently came to our attention related to eating disorder care, where an insurer suspended coverage of a long-approved billing code, without either advance notice or timely guidance to avoid interruption in either or both of patient care and clinician reimbursement.

- Clarifying requirements for resolution of a claim, as contemplated in HB 4028 may be helpful, though we offer caution against mandated implementation of overly-specific actions, timelines, and documentation requirements burdensome to patients and clinicians and therefore favorable to insurers and access to care hindrances.

Thank you for the opportunity to submit this testimony and for your commitment to improving the mental health of Oregonians.

Sincerely,

A handwritten signature in black ink, appearing to read "Joseph Feldman".

Joseph Feldman