

Dear Chair Pham and Members of the Behavioral Health Committee,

I am writing to express my very strong support for HB 4028. My name is Isabel McCune, and I am a Licensed Professional Counselor working in Portland, Oregon.

HB 4028 provides vital protection for mental health providers against increasingly aggressive and predatory insurance practices. The actions and practices of insurance companies directly impacts the availability of mental health services to our communities. Simply put, payors have created an environment that makes it harder every year for their members to access needed mental health services.

Each year, insurance audits grow more frequent and more punitive, requiring significant time and energy to ensure that documentation meets shifting and largely (perhaps intentionally) unclear standards. Despite providing ethical, necessary, and high-quality care, I live with the constant fear that a minor technical error could result in denied claims or repayment demands. Indeed, I have experienced such a clawback, of a sum of many thousand dollars, triggered by taking the ethical and legal steps to disclose a payment issue to the payor myself. While this loss was partially restored to me, I learned that I have no legal or regulatory protections against such actions by insurance companies, even when I have followed their rules to the letter.

This ongoing threat of lost income creates significant stress and instability. Like many providers, I have seriously considered leaving insurance networks—or even the profession entirely—because of these pressures. When therapists are pushed out in this way, it is ultimately our community members who suffer. Were I to leave the field, for example, my caseload of 25-30 community members would need to find a new provider. Imagine if even ten other providers like myself make that same calculation. With the existing waitlists that many providers run, this would constitute a crisis in access for many members of our community.

HB 4028 recognizes that insurance companies currently hold disproportionate power over small and solo mental health providers. It acknowledges the growing pattern of retroactive denials and recoupments for legitimately delivered services, and it takes meaningful steps to address this imbalance.

By establishing reasonable protections and clearer standards, HB 4028 evens the playing field between payors and providers, so that providers can continue serving insured clients, and focus on what matters most: delivering high-quality mental health care to Oregonians. This bill supports both providers and the communities we serve.

Thank you for your leadership and for your support of HB 4028. I appreciate your commitment to protecting access to mental health care across our state.

Sincerely,  
Isabel McCune, MA, MPH, LPC  
Portland, OR