

## Rosenberg Corey

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**From:** Elizabeth Fisher <efishermckinnon@gmail.com>  
**Sent:** Thursday, March 09, 2017 4:15 PM  
**To:** SHS Exhibits  
**Subject:** Support SB 860

Dear Representatives,

I strongly support bill SB 860. I am a mental health practitioner in private practice in Portland. I hold both a masters degree in marriage and family therapy and a doctoral degree in clinical psychology. I have been working in the field for approximately 15 years.

I am expressing my support for the bill due to the fact that it is difficult for me to adequately meet the needs of my patients at the current level of reimbursement provided by many insurance companies. I presently work between 50 and 60 hours a week in my private practice and earn an annual income of approximately \$49,000.00 before taxes. I am self-employed and have no benefits.

This is not adequate remuneration for a professional with my credentials and experience. It does not provide me the time or flexibility to adequately treat the patients I have. It is barely enough to help me meet my basic expenses including my student loan obligations. I would be happy to share my accounting reports and provide an explanation of my income and overhead to anyone who is interested.

Just so that you are aware, a standard session in my work is coded "90837". This provides for 60 minutes of psychotherapy. At one time, therapists were allowed 50 minute sessions, so as to have time to write notes and use the restroom, etc., but a few years ago, even that small block of time was removed. In order to meet expenses, I often conduct four 60-minute session back-to-back without a break. This does not support good therapy. Therapists need breaks. Unfortunately, because reimbursement levels have gotten so low, I can't afford to take them.

Let me explain how insurance companies' caps affect my pay. One session hour comes with an overhead cost to my company of approximately \$40. If an insurance company's in-network rate of reimbursal cap for a 90837 session is \$75, I will clear \$35.00 pre-tax wages for the hour. Unfortunately, with therapy, we generally must calculate an hour of admin for every hour of therapy. That cuts the \$35.00 an hour rate in half, or \$17.50 an hour (pre-tax wages). If a second insurance company's in-network rate is \$12.00 per 90837 session, my earnings go from \$17.50 per hour to \$40.00 per hour. I don't want to select clients based on their insurance providers, but this kind of discrepancy represents a tremendous difference in my annual income.

When we add to that the cost of unpaid client bills, costs can become very expensive. Last year, my clients wound up owing me a total of over \$14,000.00 in their share of costs, most of which they cannot afford and that I will never see. I want to help my clients and attempt to work out installment plans with them, but they often do not meet these obligations. I cannot afford office staff to stay on top of this for me.

I recognize that I am not alone. Thousands of mental health professionals are struggling with the same challenge I am; "How do I provide excellent treatment without adequate pay?" It is unfortunate that professionals who are dedicated to helping the people of Oregon lead healthier lives find themselves scraping by and unable to attend to their own self-care needs due to outdated reimbursement plans.

In closing, I would like sincerely hope you will consider granting the earnings parity that mental health professionals deserve. It will save us all from burnout, and the people of Oregon will benefit.

Warm Regards,

Elizabeth Fisher

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