

March 23, 2026

Dear Chairwoman Ujifusa and members of the Health and Human Services Committee.

I am writing in support of Senate Bill 2564. This bill will require health insurance companies to use treatment guidelines set forth by behavioral health experts practicing in relevant clinical specialties.

I am a clinician specializing in the treatment of trauma. More times than I can count I have had to defend my treatment of clients who have Optum Behavioral Health as their insurance providers. They appear to be using crises criteria to determine when a client should be improving in therapy and if they are not making progress they will deny treatment. One of the first questions they ask is when I anticipate treatment will end. I explain to them that it is very difficult to answer that question as trauma treatment can take years, especially when it begins in childhood.

Ideally, trauma treatment should be treated like any other chronic illness with no defined time line for when treatment will end. Another consideration is the time it takes away from our clients to return their call and answer their questions. This can last about 30 minutes and sometimes longer if the reviewer decides my answers are not satisfactory and refer me to a psychologist at a later date for another review. I have had situations where the insurance company (Optum) reviewers made the decision that my clients did not need weekly counseling, despite my professional opinion.

Thank you for allowing me to share my experience concerning this matter as I know I speak for many of my fellow clinicians that deal with insurance companies.

Respectfully Submitted,
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