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### Written Proponent Testimony

Ohio Senate Financial Institutions, Insurance and Technology Committee  
Re: Support for Senate Bill 162 – Fair Limits on Health Insurance Clawbacks

My name is Beth Sertell and I am the CEO and a Clinical Mental Health Therapist at Holistic Consultation, an outpatient mental health practice that employs a staff of 25 with two locations in Ohio. In the past 15 years, we have provided over 131,000 mental health therapy sessions to 9,500 Ohioans. I am writing in strong support of Senate Bill 162, which places reasonable limits on how far back insurers can retroactively recover payments (“clawbacks”) from healthcare providers.

In behavioral health settings like ours, retroactive recoupments have become a pervasive and destabilizing force. We estimate that our practice loses an average of \$5,000 per year to clawbacks often for claims more than six months old and fully processed with client benefits documented and previously verified. These retroactive adjustments arrive with little notice or explanation and can reverse months of income, creating unpredictable cash flow and immense administrative strain. For small and mid-sized practices like ours, this uncertainty directly threatens our ability to maintain staff, invest in training, and accept new clients.

The ethical implications are equally troubling. Therapists and support staff are forced to focus on defending legitimate claims instead of delivering care. Many practices respond by withdrawing from insurance panels altogether, which reduces access for insured Ohioans, especially those in rural and underserved areas. Ultimately, clients pay the price when their therapist can no longer afford to participate in their plan.

Senate Bill 162 introduces a fair and transparent standard that aligns payment finality with the insurer’s own filing timelines, ensuring that both parties operate under predictable and equitable terms. By preventing insurers from changing audit timelines mid-contract and from charging fees to appeal overpayment determinations, this bill restores balance, accountability, and trust to the provider-insurer relationship.

For these reasons, I urge you to pass SB 162. Doing so will support ethical practice, protect small healthcare businesses, and safeguard client access to care across Ohio.

Thank you,

*Beth Sertell*

**Beth Sertell, MBA, MSW, LISW-S**  
CEO & Clinical Mental Health Therapist  
Holistic Consultation

#### **Celebrating 15 years of providing life-changing mental health care throughout Ohio.**

Since 2009, Holistic Consultation has been dedicated to supporting individuals and families through personalized mental health services and innovative care in a safe, welcoming and supportive environment.

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