

**Senate Financial Institutions, Insurance and Technology Committee
Proponent Testimony to SB 162
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Chair Wilson, Vice Chair Lang, Ranking Member Craig and honorable Members of the Senate Financial Institutions, Insurance and Technology Committee, thank you for allowing me to testify on behalf of the National Association of Social Workers – Ohio Chapter (NASW-OH).

Recoupments by insurance providers, commonly referred to as clawbacks in Social Work settings, are a significant issue with considerable negative impacts on the mounting behavioral health workforce shortage. While there are countless barriers to entry into this field that could be mitigated with your help, and I would be happy to talk with you all about those issues anytime, financial issues are one of the most impactful.

Data from the Bureau of Labor Statistics, Occupational Employment and Wage Statistics Program [1], shows that for Ohio social workers in the field of mental health and substance abuse, the median salary is \$50,400, with 75% of providers having a master's degree or higher. According to these statistics, a social worker with a master's degree earning the median salary and supporting a family of four would be living at 156% of the federal poverty line. And with Social Workers accounting for the largest portion of Ohio's behavioral health workforce at 31% [2], it is no wonder that we are in a workforce shortage.

Since Social Work salaries are generally low across the board, some clinicians opt to open private practices to increase their earning potential. However, this decision comes with the added pressure and responsibility of running a small business, alongside the considerations of client care, billing and working with insurance companies. And that is where the most significant issue often comes into play.

There are hurdles at every corner for a clinician who is starting their practice. They have become paneled with the insurance companies, learn the proper billing timeline and process, know the proper diagnostic codes to submit for billing, and the list goes on. However, even if the clinician did everything correctly, an insurance company can still decide two years later that they should not have paid the clinician for the service provided and take the money back.



That can be devastating to a business, especially when there is no way to plan or account for such an event. I have talked with several Social Workers who have horror stories of this occurring. Sometimes money will disappear from their accounts, only for them to check and see that an insurance company took back a payment. Other times, they stop being paid for services they are providing. When they check into why, it's because the insurance company has clawed back a previous payment, and they won't receive payment for any work they are doing until this "debt" is paid. And sometimes, they will receive a letter stating that they owe the company money and need to pay it back.

While I am by no means of the word a businessman, I think even the best business mind in the world would struggle to handle situations such as this. How can you properly budget for something that might occur two years later? How do you plan to stop receiving payments on any given day? Due to these issues, 33% of clinicians nationwide do not accept insurance, forcing their clients to pay out of pocket for care, which can range from \$100 to \$250 per hour session. This creates barriers to treatment for clients who cannot afford that price, thus adding to the number of people who need mental healthcare but cannot receive it. And to make matters worse, of the 66% of providers left that are accepting insurance, 31% of them are considering not accepting insurance.

With that said, Senate Bill 162 would be a significant step forward in protecting the current workforce we have, ensuring that Ohioans can receive the care they need if mental health issues arise and signal to future clinicians that Ohio is a place where they can practice without the fear of what clawbacks could do to their practice and lives.

I urge you to vote YES to this vital legislation. Thank you again for your time and consideration.



References:

1. <https://www.bls.gov/oes/2023/may/oes211023.htm>
2. <https://data.ohio.gov/wps/portal/gov/data/projects/03-mhas-workforce#:~:text=With%20this%20information%2C%20it%20became,others%20show%20a%20workforce%20deficit>

