

Chair Wilson, Vice Chair Lang, Ranking Member Craig, and members of the Senate Financial Institutions, Insurance, and Technology Committee, I am providing written testimony to express our support for Senate Bill 162 and to thank Senator Blessing for introducing legislation that directly addresses reimbursement fairness and stability for healthcare providers in Ohio. As Chair of OCA's Insurance Advocacy Committee, I hear firsthand from professional counselors, counselor trainees, counselor educators, and small business counselors about the financial and administrative challenges they face, and SB 162 offers meaningful solutions that will strengthen the counseling workforce and improve access to care.

SB 162 updates Ohio law by aligning payment finality and overpayment recovery periods with the specific terms of provider contracts rather than applying an arbitrary two-year limit. This change provides greater predictability and fairness to providers, ensuring that insurers cannot unilaterally extend or alter review periods beyond what was agreed upon. By prohibiting insurers from changing payment, audit, or review timelines during the contract period, the bill further protects small practices and independent counselors from sudden disruptions that can jeopardize their financial stability. Additionally, by eliminating fees charged to providers for appealing overpayment determinations, SB 162 removes an unnecessary barrier that disproportionately affects small counseling businesses, which often operate on very limited margins.

These reforms are particularly important in the current environment, where Ohio continues to face a significant workforce shortage of licensed mental health providers. Counseling practices, especially small and independent ones, are essential to meeting community needs but are often strained by unpredictable payment structures and onerous administrative requirements. By creating a more stable and transparent reimbursement process, SB 162 makes it easier for counselors to sustain their practices, retain their workforce, and focus their energy on serving clients. In turn, this strengthens the state's overall behavioral health infrastructure and helps ensure that Ohioans can access care when they need it most.

The Ohio Counseling Association strongly endorses Senate Bill 162. We are grateful to Senator Blessing for championing this legislation and to the Committee for its consideration. We urge you to advance SB 162 as an important step toward fairness for providers, stability for small counseling businesses, and improved access to care for Ohio families.

Sincerely,

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Chair, Insurance Advocacy Committee  
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