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House Human Services Committee,

My name is Brittany Schank and I am the owner of Solace Counseling in Fargo, ND. I am in support of HB 1416 in regards to the Patient Choice Bill. This bill would allow patients to select the providers they know and trust.

Currently, the Sanford Employee plan along with the Sanford True plan does not allow the selection of providers that a patient knows at trusts, these plans require patients to be seen by Sanford providers. This has caused a large number of clients in-eligible to be seen for services at our office. This includes individuals who have been seen by their providers for a long period of time and now being required to change providers due to being a part of the Sanford Employee or Sanford True plans.

Here is just one of many examples taken from a scenario here at Solace Counseling:

A provider saw a child for 2 years and 5 months consistently due significant mental health needs. This child had been in inpatient hospital settings due to deteriorated mental health, struggled in school settings frequently, and struggled in the home environment. The child and therapist had a strong relationship and gains were consistently made and many were maintained with consistent therapy sessions. When the child was initially seen, they had North Dakota Medicaid insurance. During the treatment time, the child was adopted and placed under their adoptive parent's insurance, Sanford True Plan. Sanford denied all claims due to the provider not being in-network. An appeal was sent, with a letter from the clinician clearly stating "Not engaging in therapy services and/or terminating therapy services to start with a new provider would likely cause a setback in their mental health and may be detrimental to their mental health and wellbeing." Sanford denied this appeal as well. It is extremely unfortunate that Sanford True and Sanford Employee plans don't even have the option for out of network payment, like most other insurances. Sanford True and Sanford Employee plans are just flat out denying entire services, leaving it up to the member to pay for them. Due to this, the family did not have the funds available to pay out of pocket, and discontinued therapy services. Additionally, Solace Counseling did not feel it

was fair to charge this client for these denials, as this process of going back and forth with Sanford took several months while the child continued to receive much needed mental health services, therefore Solace Counseling wrote off 100% of the amount owed, which was several thousand dollars. This was devastating to the client, the family, and Solace Counseling both therapeutically, clinically, and financially. We are a small business and do not have the ability to write off balances without significant implications. We cannot write off balances like this in the future.

Another example we have had at our office several times includes Sanford employees. We have had several employees seek mental health treatment and their claims become denied due to being out of network. Patients have stated they don't feel comfortable being seen by providers they work with and/or having their mental health notes in a chart that coworkers have access to.

Please pass HB 1416 and allow patients to have access to mental health care without these unfortunate barriers. Please also pass this bill to support small businesses in being able to assist and help these clients and not continue to put us in a position of forcing people to pay a large bill that is not affordable or to write off the balance and take the financial burden.

Thank you for your time and consideration.

Respectfully,

Brittany Schank, LCSW, Solace Counseling Owner

