11 March 2026
RE: Any Willing Provider Law (MN Statute 62Q.19)

Attn Chair Matt Klein, Vice Chair Judy Seeberger, and Committee Members:

My name is Katie Murray. I am a licensed clinical psychologist who has been practicing in the state for 20 years, independently licensed for over 16 years, and specializing in the treatment of depression, anxiety, trauma, and eating disorders. I am also a member of PsyPact and carry a license to practice in the state of New York as I know the importance of continuity of care when my clients travel or move.

I have been credentialed with all major health insurance companies, allowing access to any and all appropriate clients without the financial barriers of private pay since I became licensed. It is a professional value of mine to continue offering insurance even as I move into private practice for the first time; however, in this process, 50% of my caseload is ineligible to move to my new practice due to the arbitrary decision by Blue Cross Blue Shield and Health Partners to close their networks.

I am grateful to have professional connections willing to take me on as a subcontractor so I can continue to provide the care for the aforementioned clients, but doing so creates additional paperwork headaches for me and a financial loss for my new business. Adding me to their network of providers with my own contract rather than credentialed under another business does nothing to change the number of providers practicing within their networks. It is a false statement to say that their networks are so full they need to keep new contractors out, at least in cases like mine. And while I don't have the specific numbers to back this up, my experience and the years in this field in this state tell me that the vast majority of private practice owners are providers who have been previously credentialed under a larger practice, thus in the same boat I am.

Individuals deserve choice in the providers they see. We know that the relationship between the client and the therapist is the strongest predictor of improvement in mental health. Decisions like the one to close networks by HP and BCBS do nothing to protect consumers, but rather create provider shortages. When we as a country are experiencing mental health epidemics of loneliness, depression, anxiety, trauma, suicidality, and the like, we need expanded access to competent mental health providers, not less.

I am urging you to pass the Any Willing Provider Law as quickly as possible to support the wellbeing of the state and to help the health of small business owners, like myself, who are working to support our communities.

Respectfully,

Dr. Katie Murray, Psy.D., L.P.

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