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Testimony of Lorraine Klug, RDH, IPDH, Immediate Past President and Legislative Chair of the Maine Dental Hygienists Association speaking in opposition of LD 2174: An Act To Protect Consumers from Predatory Medical Credit Card Providers.

Senator Bailey, Representative Perry and esteemed members of the Committee on Health Coverage, Insurance and Financial Services. My name is Lorraine Klug and I am the Immediate Past President and Legislative Chair of the Maine Dental Hygienists' Association. I'm testifying today to oppose LD 2174. We are assuming that this would also pertain to dental offices since we are health care providers. Many Maine citizens don't have dental insurance and live on fixed incomes. We see these cards being used in dental practices to allow people to finance work that they can't afford to pay for in a single payment. Most dental offices require payment day of service and this is difficult for some. The "Care Credit" card that we see enables people to finance their bill for a year interest free and the patient is aware of the agreement that if it's not paid off at the end of the year, the interest goes back to the original amount financed. It is a courtesy that the company offers and no one is forced to go into this agreement. I personally see this used in the office I work in for anything from a cleaning visit to a crown and our patients love that they can take a year to pay it off. There aren't many opportunities to borrow money free for a year and the consumer has a responsibility not to borrow more than they can pay off in that year's time. Many consumer credit cards have an interest rate of 20-30% these days and the medical card is no different. At least here you have a year same as cash. Without this, some of the patients wouldn't be able to get these much needed services. Some patients already have these accounts established and others are given the information if needed for them to apply themselves. The dental community doesn't have many options for charity care and the Care Credit Card is beneficial for many patients.

Thank you for your time and consideration.