

LD 2174

An Act to Protect Consumers from Predatory Medical Credit Card Providers

2/28/2024

Senator Bailey, Representative Perry & Members of the Health Coverage, Insurance & Financial Services Committee:

I am writing regarding LD 2174 An Act to Protect Consumers from Predatory Medical Credit Card Providers.

I am a practicing general dentist in the city of Biddeford. I've been at this location since 1991. I have offered and accepted Care Credit since probably their inception in Maine.

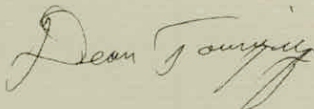
In that time, we've accepted from a small percentage of our patients, but have never had a complaint regarding a card payment.

Care Credit allows patients to obtain treatment in a timely manner. Delayed treatment in Dentistry usually results in more, and more expensive Dentistry down the line.

Care Credit's promotional offer is interest free payments. Patients who fail to make payments will then incur interest charges. If this is the problem, perhaps we can make this a more visible part of the application. LD 2174 attempts to address this issue by essentially banning credit.

More than 50,000 Mainers use Care Credit. Let's not harm these Mainers for the few that failed to understand the terms of agreement.

Sincerely,



Dean Tourigny, DDS