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My Name is Dr. Mouhab Rizkallah. I am the President of the American Alliance on Dental Insurance Quality. I am the author of the recently 72% voter-approved Massachusetts Question 2 Ballot - the first Dental Ballot in the history of the nation, which has infused real "value" into dental insurance - "enabling patients to pay for their needed dental care." Today I am respectfully informing this body that the proposed legislation interferes with "enabling patients to pay for their needed dental care." I have every confidence that this legislation is meant to help, and not to hurt. But its current form does not do this. I would propose that this legislation is amended to simply place limits on interest for dental health financing options. I propose that a SOFR plus 5% upper limit is set to protect consumers - this protects consumers, while still "enabling patients to pay for their needed dental care." Thank you for your time.