

## **Testimony in Opposition**

### **LD 2174, An Act to Protect Consumers from Predatory Medical Credit Card Providers**

**Dr. Kailee Williams, DMD**  
**Clinical Director, Waterville Community Dental Center**

President Jackson, Speaker Talbot Ross, Senators Bailey, Curry, Hickman, Nangle, Rent, and Tipping, and Representatives Arford and Perry. I am writing to provide comments in opposition to LD 2174.

I first want to thank the sponsors of this bill for bringing attention to the significant concerns regarding predatory lending and its Mainers. I appreciate the concern for the public and agree that these lending options can have grave financial impacts for patients if issues arise with an inability to meet payment agreements associated with these lenders. However, as a director at a large non-profit dental center, I am regularly faced with patients who have significant dental needs that have been neglected because of a lack of access to care. Many of these patients are uninsured and have challenges coming up with the funds to complete the care that they need. Many of these patients include parents of children who need to critical services like sedation which have high up-front costs, or adults who will require complex treatment planning that include procedures such as crowns and dentures that have high fees, even in a setting like ours where fees can be significantly discounted.

As is the case with most medical services, Maine's dental provider network decreased dramatically during the COVID-19 pandemic and the access to care challenges we have been facing have been exacerbated. I have concerns that the language of this bill would eliminate a critical resource for Mainers who are quite literally desperate for care. As a non-profit dental center with a robust sliding -fee scale, even patients who fall into the charity care categories can still struggle to afford the costs associated with their complex treatment plans. Additionally, patients with insurance are often surprised to know that there can be significant limitations in their benefits that do not cover their costs if something emergent, like an accident or injury that requires an extensive amount of work in short amount of time, because they have annual limits or the procedures necessary to restore their smiles and function fall into a category where the patient responsibility is significant compared to the insurance coverage.

It has been our experience that the overwhelming majority of patients who access these payment options pay off their balances within the promotional time frames that are given and are able to access an interest free loan for the critical care that they need.

Again, I thank the committee and legislators for looking out for the best interest of Maine people, but strongly believe that this legislation, as written, could create a larger access to care problem in the state.

Kailee Williams  
Augusta  
LD 2174

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