

## **Testimony in Support of LD 1834**

Submitted by Adam Saltz, DMD, MS, MPH

Chairpersons and Members of the Committee:

My name is Adam Saltz. I am a board-certified periodontist practicing in South Portland, Maine. I currently serve as President of the Maine Dental Association (MDA) and Vice Chair-Elect to the American Dental Association's (ADA) New Dentist Committee. I am writing to provide testimony in strong support of LD 1834.

At its core, LD 1834 ensures transparency in how dental care providers are reimbursed by insurance carriers, specifically when insurers use virtual credit cards (VCCs) that deduct fees from already reduced provider payments. These fees, which can range from 1.5% to 5% per transaction, are not trivial to small solo and group practices. Over time, these losses are cumulative and impactful. According to a 2023 survey conducted by the MDA, 41% of dental practices in Maine reported losing more than \$5,000 annually due to VCC fees, with 13% reporting losses exceeding \$10,000.

For more rural dental settings, like Aroostook or Washington, where operational margins are already razor-thin and the patient-to-dentist ratio is dangerously low (1 dentist per 2,600 residents in some regions), such losses may be the difference between keeping the doors open or closing altogether. Maine cannot afford to lose access to care due to hidden processing costs that providers never consented to in the first place.

LD 1834 is not a ban on virtual credit cards. It merely requires insurers to disclose the fees associated with VCC payments, offer a no-cost alternative such as ACH transfers or checks, and allow providers to opt in voluntarily if they choose to accept payment via VCCs. This framework supports provider autonomy, reduces financial waste, and aligns with national best practices. In fact, multiple states including Georgia, Oklahoma, and Maryland have passed similar legislation, and in 2018, the ADA formally petitioned CMS to regulate VCC use in Medicare Advantage due to similar concerns.

The dental profession is facing unprecedented challenges: provider shortages, increased administrative burden, and rising costs of care. LD 1834 provides a small but significant fix that will help preserve the sustainability of our dental care infrastructure here in Maine, without burdening insurers or increasing premiums.

I urge you to pass LD 1834 to help ensure that healthcare reimbursements do not come with hidden costs that threaten the delivery of care in Maine. Thank you for your consideration.

Respectfully,

A handwritten signature in black ink, appearing to read "Adam Saltz", followed by a long horizontal flourish line.

Adam Saltz, DMD, MS, MPH  
President, Maine Dental Association