

**Northwood Dental LLC  
P.O. Box 411  
327 North Ave  
Skowhegan, ME, 04976  
(207)474-8588 Office  
(207)474-9745 Fax**

Senator Bailey, Representative Perry and Honorable Members of the Joint Standing Committee on Health Coverage, Insurance and Financial Services:

My name is Luke Libby, I am a dentist serving patients at Northwoods Dental, a practice in Skowhegan, ME. I grew up in Southern Maine and graduated from the University of New England College of Dental Medicine. I am here today to testify in opposition to LD 2174 "An Act to Protect Consumers from Predatory Medical Credit Card Providers".

Northwoods Dental is a family-based dental practice offering a multitude of dentistry services from restorations to extractions, preventative to cosmetic dentistry. As you know, Maine has a lack of dental providers in the state especially in our more rural communities which makes Northwoods Dental an important part of the greater Skowhegan area. Northwoods Dental services over 5,000 patients a year. We service all age ranges and patients of various demographics.

Access to care, especially in Maine's more rural areas, is important to maintain. Part of access is being able to pay for services. Patients at our practice can pay for services through Medicaid, insurance or private pay. CareCredit is another credit card based form of payment a patient could use. Sometimes even when patients have insurance, it does not cover the entire cost of a procedure.

At Northwoods Dental, our patients who use CareCredit spend an average of just over \$500 per year. Patients are provided treatment options based on their needs and if they are interested in budgetting their care, they are provided information on CareCredit and informed that it is a credit card for health and wellness. We do not sign our patients up and we do not make any kind of effort to push CareCredit on our patients. We inform them it is an option should they choose to apply. The average patient at Northwoods Dental, using CareCredit, is doing so for basic restorative procedures, crowns, and root canal therapy. In the case of these patients, they may not otherwise have been able to afford to keep their teeth, which would have negatively impacted their health and overall quality of life.

In conclusion, passing LD 2174 would have large impacts on healthcare in Maine. It would limit access to care by limiting a method of payment that some of our patients find valuable. Again, I would urge ought not to pass on this bill and would be happy to try to answer any questions you may have at this time.