



February 28, 2024

I am writing in opposition to LD 2174. As a Pediatric Dentist, I do not have many patients who use medical credit cards, but for those who do, it can significantly ease some of the burdens of accessing care. From time to time, patients encounter unplanned but significant expenses associated with their, or their loved ones, care. For patients without adequate finances, at the time, this can amount to a significant barrier to care. These credit solutions allow patients to spread the costs of treatment over time.

The primary time in which patients use medical credit cards at my office is for emergent care. That might be a tooth that needs to be extracted, or a procedure to help their newborn be able to feed. In these cases, families can afford treatment over a period of time, but not always in the moment. If LD 2174 is enacted the choices left are for these families to delay needed treatment, or for providers to extend credit - a burden small businesses are not equipped to do. Alternatively, families may use a traditional credit card but in doing so they would miss out on better interest rates that accompany medical credit cards.

I appreciate your consideration of my viewpoint and experience.

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