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Dear Legislators:

I am writing to oppose LD2174. I understand the concern of concern of incurring medical debt without understanding deferred interest. However, many patients use this method to be able to pay for treatment over time that they could otherwise not afford. And for the provider to provide financing for the equivalent time frame that Care Credit options provide is additional cost for the office to carry that debt making it not possible to provide the needed treatment. The alternative of looking for charity care is not workable and there are likely insufficient funds if it were. The time it takes to go through the process of securing charity financing may increase the cost for the patient as something that is easily treatable become much more costly such as deferring a crown and then the tooth may need a root canal or need to be extracted.

Sincerely,

A handwritten signature in cursive script that reads "David R. Kerr".

David R. Kerr, D.D.S.