

Adam Saltz
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To the Honorable Members of the Maine Legislature:

I am writing to express my strong opposition to LD-2174, which seeks to prohibit health care providers from offering or arranging medical credit cards for patients in their offices or treatment areas. As a periodontist in a busy group practice, I believe that this bill would impact access to necessary surgical care and our ability to provide it timely and effectively.

While I understand the intent behind this legislation, I am most concerned for those who lack the means to pay for treatment upfront. In our practice, we encounter patients who require gum, bone, and dental implant surgery but are unable to afford treatment costs without financing options, like medical credit cards. Gum disease treatment can prevent tooth loss, infection, and improve patients' oral and overall health, as the links between oral and systemic diseases, like diabetes mellitus, obesity, and cardiovascular disease, continue to strengthen. Implant placement can improve a patient's quality of life by replacing missing teeth. It also minimizes unwanted tooth movement, which could lead to disease progression, bad bite relations, difficulty eating, and compromised esthetics. If medical credit cards and like-plans are removed, patients lose out on life-changing treatment when their conditions are more manageable and affordable. These options also provide a lifeline for those facing urgent dental issues that require immediate attention.

Moreover, the existing workforce shortages have already placed significant strain on dental practices. Implementing a ban on medical credit cards would exacerbate these challenges by requiring us to dedicate additional time to screen patients for alternative financing options, like charity care. With limited staff and increasing patient demand, we simply do not have the capacity to undertake such screening processes effectively. We could alternatively include measures to improve transparency and consumer protections related to medical credit cards, while preserving the patient's ability to choose a financial plan that best suits their needs.

Instead of imposing blanket restrictions on medical credit cards, I urge policymakers to consider other approaches that address the underlying issues of affordability and access to dental care. The Maine Dental Association is already working toward this end. I respectfully ask that you reconsider LD-2174 and its potential impact on both patients and providers. Thank you for considering my perspective on this important matter.

Sincerely,

A handwritten signature in black ink, appearing to read "Adam Saltz", with a long horizontal flourish extending to the right.

Adam Saltz, DMD, MS, MPH

Diplomate, American Board of Periodontology

President-Elect, Maine Dental Association

District 1 Representative, American Dental Association New Dentist Committee