From: <u>Nathan Benassi</u>
To: <u>OCI Company Licensing</u>

Subject: Proposed Acquisition of Control of Delta Dental of Wisconsin, Inc. and Wyssta Insurance Company, Inc.

Date: Thursday, August 28, 2025 12:48:17 PM

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In regards to Delta Dental of Wisconsin owning dental service organizations in Wisconsin.

I agree with the criticism brought forward by the WDA. Particularly the statement that Deltaowned clinics may be driven more by what is cost-effective for the insurer than what is clinically best for patient health. It's concerning that a dental insurance can own the dental clinic providing patient care, as it presents a blatant conflict of interest. For example, it is often cheaper for insurance to have a tooth pulled than restored with a filling. Would you want your dentist employed by your insurance company? The incentives for the insurance company are directly in conflict with the "incentives" (the health and quality of life) of the patient. Should an insurance company really be your dentist's boss?

Sincerely, Nathan Benassi

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Nathanael Benassi DDS

Campfire Pediatric Dentistry 8391 Greenway Blvd., Suite 100 Middleton, WI, 53562 608-535-9382