

To: Office of the Commissioner of Insurance (OCI)

Re: Opposition to the Acquisition of Cherry Tree Dental by Delta Dental of Wisconsin

OCI Case Nos. 25-C46628 and 25-C46629

To Whom It May Concern:

My name is Dr. Daniel Marsh, and I am part of our family's proud history with four generations of dentists who have practiced in Wisconsin. It has come to my attention that Delta Dental of Wisconsin, a dominant dental insurance provider, has purchased Cherry Tree Dental, a multiple-location dental service organization. This is a blatant conflict of interest. Who will determine the ideal treatment for the patient? A trained dental professional with at least four years of dental education, or an accountant at Delta Dental?

Delta Dental of Wisconsin is part of a national network of 39 independent companies that make up the Delta Dental Plans Association and provide coverage in all 50 states. They contract with over 90 percent of Wisconsin dentists and all dentists in Wisconsin deal with their stagnant reimbursements which causes their insureds to have increasing worse benefits. If Wisconsin acquiesces to their desire to own and operate dental practices, many more insurance companies will follow suit, purchasing dental practices to control their costs.

Dentistry's uniqueness lies in its diversity of practices, owned by the dentists who provide the care. If you want to destroy choice in dentistry, buy up that diversity and replace it with options mandated by corporate entities that profit from both the insurance and the care provided. This is a clear conflict of interest and does not benefit the public.

Therefore, I respectfully urge the Office of the Commissioner of Insurance to reject Delta Dental of Wisconsin's application for change of control. This acquisition represents a dangerous consolidation of power that threatens the integrity of patient care, undermines the independence of dental professionals, and sets a precedent that could irreparably harm the future of dentistry in our state. Wisconsin must stand firm in protecting the public interest and preserving the trust that patients place in their providers versus corporations that profit from both the insurance and the care.

Sincerely,

A handwritten signature in black ink that reads "Daniel Marsh DDS". The signature is written in a cursive, flowing style.

Daniel Marsh, DDS