From: <u>Laura Tills</u>

To: OCI Company Licensing

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

Date: Tuesday, September 16, 2025 2:39:59 PM

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I am writing out of concern for a conflict of interest in Delta Dental's acquisition of Cherry Tree Dental.

When an insurance company becomes both health care provider and insurance payer, questions arise regarding potential conflict of interest. From a business standpoint, dental insurance companies seek to minimize cost and maximize profit. As a result, patients may find their treatment options limited to what is most cost-effective for the insurer, not necessarily what is most effective for their oral health. The health interests of patients are best protected when dental practices and other private facilities for the delivery of dental care are owned and controlled by a dentist licensed in the jurisdiction where the practice is located.

This conflict of interest will result in poor dental outcomes for dental patients of Wisconsin.

Sincerely, Dr. Laura Tills, DDS Riverplace Dental Monona, WI 608-222-9142

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