

From: [Ryan Gonzalez](#)
To: [OCI Company Licensing](#)
Subject: Proposed Acquisition of Control of Delta Dental of Wisconsin, Inc. and Wyssta Insurance Company, Inc.
Date: Tuesday, September 9, 2025 8:00:12 PM

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To Whom It May Concern,

My name is Dr. Ryan Gonzalez. I recently retired after a career that began in the U.S. Navy Dental Corps, continued through corporate dentistry, and culminated in more than a decade of private practice in Winneconne, Wisconsin. Each phase of my career taught me something valuable. Military dentistry instilled discipline, precision, and a deep respect for service. Corporate dentistry offered exposure to systems and scale that can improve access and efficiency. But it was in private practice that I found the freedom to fully align my care with my values and my patients' needs. That balance between structure and autonomy is what makes our profession so dynamic and so personal.

I never imagined I would spend my retirement writing letters like this. But what is happening with Delta Dental of Wisconsin demands more than quiet concern. It demands a voice.

Delta Dental of Wisconsin is not a typical insurance company. It is part of a powerful national network of 39 independent member companies that make up the Delta Dental Plans Association. Through this affiliation, Delta Dental of Wisconsin already holds tremendous power. They are setting reimbursement rates, defining covered benefits, and shaping the financial realities of dental care across the state. That influence extends nationally, as these member companies coordinate coverage and dental provider contracts across all 50 states.

In Wisconsin, Delta Dental has become a monopoly in all but name. It dominates the dental insurance market, controls the fee schedules, and dictates what care is considered "covered." Dentists are forced to accept terms that are increasingly one-sided, and patients are left paying the difference when coverage falls short. Now, this same nonprofit insurer is acquiring a for-profit dental chain with 25 locations in Wisconsin and more in neighboring states. That means the entity that controls reimbursement will also own the clinics competing for those reimbursements. That is not innovation. It is consolidation. It is control.

And it raises a deeper ethical question. How can a nonprofit insurance company, funded by premium dollars paid by patients and employers, justify using those funds to purchase a for-profit business? Patients pay premiums expecting coverage, not corporate expansion. As a current insured, I find this deeply troubling. This transaction is not in the best interests of the insureds. It diverts resources away from improving benefits and access and instead channels them into market dominance. It reduces transparency, limits provider choice, and erodes the trust that patients place

in their coverage. It blurs the line between mission and margin, and it undermines the public trust that nonprofit status is meant to protect.

I have worked in corporate dentistry. I understand the efficiencies, but I also know the compromises. I chose private practice because I wanted to make decisions based on what was best for my patients, not what was best for a bottom line. This kind of restructuring puts that freedom at risk for every dentist who still wants to practice that way.

This is not just a Wisconsin issue. Every state is watching. What the Office of the Commissioner of Insurance decides here will echo across the country. If this transaction is allowed to proceed, it will send a message to insurers everywhere that vertical integration, conflict of interest, and market domination are acceptable. That message will be devastating to independent practices and ultimately to the patients who rely on them.

I oppose this transaction because I have seen what happens when business interests override clinical judgment. I have lived it. And I will not stay silent while it becomes the new normal.

Please reject this acquisition. Protect the integrity of our profession. Protect the trust between patient and provider. And protect the future of dentistry in Wisconsin and beyond.

Sincerely,
Dr. Ryan Gonzalez
Winneconne, Wisconsin