

Dear Wisconsin Office of the Commissioner of Insurance.
Re: Proposed Acquisition of Control of Delta Dental of Wisconsin

I am writing in my capacity as both a Registered Dental Hygienist of 14 years and a Dental Office manager of a privately owned group practice to express serious concerns about the proposed acquisition of Delta Dental of Wisconsin.

From my experience in direct patient care and managing the business side of a dental practice, I believe this acquisition will not benefit our patients or dental practices in Wisconsin.

Why it is not beneficial for Patients

1. Fewer Choices and Higher Costs

Patients already struggle with limited plan options and rising out-of-pocket expenses. A consolidation of control reduces competition, which often leads to higher premiums, smaller benefit packages, or greater restrictions on coverage.

2. Barriers to Care

Insurers frequently limit coverage for preventive and necessary procedures. A larger, consolidated insurer may impose even stricter policies, discouraging patients from receiving care they need, leading to untreated dental issues and higher long-term costs for both patients and the healthcare system.

3. Reduced Local responsiveness

Decisions made at a corporate level often fail to reflect the realities of Wisconsin families, especially in rural areas. Dental care should be guided by community needs, not shareholder priorities.

Why It Is Not Beneficial for Dental Practices

1. Lower Reimbursement Rates

As an office manager, I see firsthand how reduced reimbursements impact our ability to invest in technology, training, and staffing. Further cuts would limit resources available for patient care and place financial strain on practices.

2. Network Pressures

Practices may be forced into unfavorable contracts to remain "in-network." If we refuse, our patients risk losing access to care with their trusted providers. This weakens the patient-provider relationship and disrupts continuity of care.

As a hygienist, my top priority is patient health. I have taken an oath to uphold the highest standards of patient care and to "do no harm." This principle guides every decision I make in serving my patients. I am deeply concerned that this acquisition risks creating barriers to care,

reducing coverage, and placing financial and administrative pressures on dental practices that could ultimately harm the very patients we are sworn to protect. My professional and ethical duty requires me to speak out against changes that may compromise patient access, safety and oral health outcomes. As an office manager, my responsibility is to ensure the practice remains financially sustainable so we can continue serving our community. This acquisition threatens both.

I respectfully urge the Office of the Commissioner of Insurance to carefully consider the negative impact this consolidation will have on patient access, provider stability, and community oral health. Unless strong safeguards are put in place to protect both patients and providers, I believe this acquisition should not move forward.

Thank you for your attention to this matter and for protecting the interests of Wisconsin patients and dental professionals.

Sincerely,

A handwritten signature in black ink that reads "Heather Marquardt RDH". The signature is written in a cursive, flowing style.

Heather Marquardt RDH
Dental Arts Practice Manager