

From: [kyle schroeder](#)
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 9:17:41 PM

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To whom it may concern in the Office of Commission of Insurance,

I am writing to share my concern with your office about the proposed restructuring of Delta Dental of Wisconsin (DDWI) to allow ownership of Cherry Tree Dental.

DDWI's own mission statement promises to engage and empower customers, partners, and communities to improve oral and overall health by developing and delivering innovative products and services built on a culture of legendary service.

I do not think that DDWI's acquisition will benefit either the patients it serves or the dentists who affiliate with them. I am concerned that DDWI funds are being improperly used to finance such vertical expansion since the company business is to enroll a large number of payees to distribute cost and use the funds collected to benefit the payees, while providing a fair reimbursement to participating dentists. I am concerned that such corporate vertical expansion may interfere with fair claim processing if DDWI is looking at their "owned" dental practices vice affiliated practices. I have already seen the horizontal growth of DDWI create concerns of monopolizing insurance with large dental pools which has led to stagnant reimbursement for member dentists forcing many practices to stop participating in DDWI plans and caused many patients to leave an established relationship with a dentist due to their coverage. Allowing vertical growth in dentistry may hasten the decline of dentist-owned practices, the small business model that allows a provider dentist to suggest what is best for the patient and allows the patient to decide what is best for them.

Please look at the proposed corporate restructuring carefully and decide if it is fair, balanced, and will benefit both Wisconsin's population and dental community as proposed in DDWI's mission statement. I, for one, am skeptical.

Sincerely,

Kyle Schroeder DDS