From: <u>Michael Mossmann</u>
To: <u>OCI Company Licensing</u>

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

Date: Sunday, September 21, 2025 12:50:17 PM

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To Whom It May Concern:

I am a licensed dentist in the state of Massachusetts and I am writing to express my concern about the above-mentioned acquisition. I believe there is a major conflict of interest that would negatively impact the healthcare industry, public health, and potentially create a violation of the antitrust laws. This is especially so in areas where Delta Dental is the only insurer in some states.

Currently, in Massachusetts, a dental practice is required to be owned by a licensed dentist, which is meant to prevent conflicts of interest between the corporate owners' financial obligations to shareholders and the dentists' ethical obligations to patients. Even with these provisions in place, corporate entities still find ways to circumvent these regulations. In Wisconsin, this becomes an even slippier slope as it is not required that a licensed dentist actually own a dental practice.

In closing, I completely agree with the American Dental Association's stance with the letter they wrote regarding the DDWI acquisition of Cherry Tree Dental. Patient's treatment options may be limited to what is most cost-effective for the insurance company and not necessarily what is best for the patient's health. I do not believe in private equity being involved in healthcare, period but this acquisition crosses a line!

Kind regards,

Michael Mossmann, DDS