

From: [Veronica Nakhla](#)
To: [OCI Company Licensing](#)
Subject: Proposed Acquisition of Control of Delta Dental of Wisconsin, Inc. and Wyssta Insurance Company, Inc.
Date: Thursday, October 2, 2025 9:10:41 PM

**CAUTION: This email originated from outside the organization.
Do not click links or open attachments unless you recognize the sender and know the content is safe.**

Dear Ms. Amy Malm & Commissioner of Insurance,

I am a dentist in Wisconsin, and I am writing against allowing Delta Dental of Wisconsin's

(DDWI) acquisition of Cherry Tree dental (or any dental practices).

The goal of an insurance company is to maximize profits. They currently do this by denying approvals for care, minimizing reimbursements, bundling of procedure codes, limiting annual spending maximum's for patients, obstructing non-network doctor's access to insurance information, and more. The result is that the provider network shrinks because doctors are not willing to participate

under these conditions. As the network shrinks, the insurer increasingly struggles to convince corporate and individual insurance buyers to purchase their plan.

Rather than improve their plans, it appears that DDWI has instead chosen to solve their network problem by becoming the network - a false fix. The "creation" of this false network is a willful consumer scam, in which the dental insurance buyer (corporation, group, or individual patient) believes they are going to an office that has their best interests in mind, but instead the office operates with this conflict of interest: "The less they diagnose for Delta Dental of Wisconsin patients, the less they spend."

Dentists should not be put in a position to be pressured by this conflict of interest. While those Cherry Tree Dental dentists may continue to treat patients from any insurer, or no insurer for that matter - For Delta Dental of Wisconsin patients, the fact remains - "the less they diagnose, the less they spend." The bottom line is "PROFITS BEFORE PATIENT'S".

In Healthcare, this model is ripe for corruption, and such vertical integration is antithetical to the unconflicted provision of health care.

Although I am located in Milwaukee, this can happen anywhere. In the end the patients suffer since the goal of corporate owned healthcare puts profits before patients. The only winners are the insurance company and the

corporations that hold them.

Thank you,

Veronica Nakhla Druck DDS