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From: Nicholas Charbonneau <nicholascharbonneau518@gmail.com>
Sent: Monday, April 13, 2026 9:34 PM
To: House Corporations Committee
Subject: Support H8381 - Virtual Credit Cards: Dentists Should not need to pay to be paid

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Honorable Rep. Solomon & Members,

Re: H8381- Support

Dear Chairman Solomon and members of the committee,

I am writing this letter asking you to support H8381 because dentists should not have to pay to receive the reimbursements they have already earned. Today, many practices are steered into virtual credit card payments that carry processing fees. Those fees take a percentage of every reimbursement, and over time that loss adds up — often thousands of dollars a year that could support patient care and basic operating costs.

This bill ensures dentists have access to no-cost payment options — paper checks, ACH, and EFT — so virtual credit cards are no longer the only option that appears “free.” Removing added fees from standard payment methods prevents steering and restores fairness to how providers receive their reimbursements.

Beyond the financial loss, the current system creates operational strain. Staff spend time navigating portals, disputing fees, or requesting alternatives that still come with costs. These extra steps add administrative burden to practices already managing scheduling, patient care, compliance, and insurance processing. Insurance reimbursement should go to patient care, not to payment processing fees.

Ensuring that payments reach their intended purpose is a straightforward matter of fairness and sound policy. This bill restores a fair and transparent payment process. It aligns payment practices with the basic principles of insurance and keeps patient care at the center of every dollar. I respectfully urge your support passage of this bill.

Sincerely,
Nicholas J. Charbonneau, DMD