



Andrew Gazerro III, D.M.D.

March 28, 2026

Sen. Murray and Members of the HHS Committee

Re: S3156 Support

Dear Chairperson Murray and members of the committee:

I am writing in support of bill H3156 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.

Some may worry this bill bans virtual credit cards, but it does not. Dentists who prefer them may continue using them exactly as they do today. The bill simply ensures that this choice is voluntary, not the result of fees being applied for every other option.

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 this bill.

Respectfully,


Andrew Gazerro III, D.M.D.