



Date: February 11, 2026

To: House Committee on Insurance

From: Dr. Nathan C. Niles, DDS, General Dentist, Arkansas City

RE: **Support of HB 2564**

Chairman Sutton and members of the Committee, it is my great honor to represent the Dentists, in the State of Kansas, in regard to supporting HB 2564. I have been a practicing dentist for over 26 years in Arkansas City and I am the vice president of the Kansas Dental Association executive committee. I am happy to provide this committee, insight and necessity of your support for HB 2564.

For the sake of simplicity, this bill clarifies the verbiage from a law passed by the legislature in 2022 which allows dentists to opt out of receiving claims payments from insurance companies by virtual credit card. Receiving claims payment by virtual credit card doesn't seem so bad until you understand that the form of payment comes with a 3-5% processing charge dental providers are required to pay. Though the legislation passed in 2022, insurance companies have been taking advantage of unintended loopholes in the previous legislation.

In my office, insurance companies have provided me opt out options that took them 60 days to process. The problem arose due to the insurance companies saying our contracts were only valid for 90-day periods. This created a cycle where they would place us back on the virtual credit card payment system. Our previous opt out was no longer valid because we were under a new contract. Please keep in mind this was all automated and the contracting Dentist never signed anything.

The dentists in Kansas would like a fix to this revolving door and we are confident these actions of the insurance companies were not the intentions of the Kansas legislature in 2022.

I want to personally thank you for your time and attention to this issue and I hope to have your **support on HB 2564** to address this loophole with regard to the current law.

Regards, Nathan C. Niles DDS