

BENJAMIN RAAB, M.D.  
**Dermatology & Cosmetic Skin Surgery**

**EXPLANATION OF OUR ELECTRONIC BILLING SYSTEM**

Dear Patient,

We thank you for choosing us as your healthcare provider. We wish to advise you of our electronic credit card billing system which utilizes your current credit card number on file. This is our only billing system. We believe this system will benefit all by its greater accuracy, efficiency, and mutual security. This will allow us to continue the courtesy of billing your insurance first, thereby minimizing your efforts and out of pocket expense.

This credit card billing system will ensure that you, the patient, will pay no more than the amount that is approved by the insurance company as your responsibility, instead of paying at the time of service, as well as providing us a secure, prompt, and effective system of billing that is universally accepted in service professions across the country.

We believe that there should be no risk in providing medical care but rather mutual assurances and security. This system provides that for both you, the patient, and us, the medical provider.

We assure you as always of the latest, most advanced dermatologic medical and surgical care, as well as our reputation for integrity developed over twenty-plus years in the Naperville community and over twenty five thousand patients.

I thank you for your cooperation and look forward to serving your medical needs.

Sincerely,

Benjamin Raab, M.D.