

Rabe Family Dentistry, P.C.  
**INSURANCE LETTER**

To Our Valued Patients:

Over the years, and as a service to our patients with insurance, we have made every effort to know what benefits are available for each patient's individual policy. Unfortunately, due to new limitations and restrictions placed on us by the insurance industry, this service is impossible to continue. We no longer have the accessibility to information we need to update or verify the benefits and coverage of every plan, on any given day.

We will check eligibility and benefits when you make us aware of new insurance information. However, it always has been, and continues to be, the patient's responsibility to be aware of their own insurance coverage and limitations. Changes in your insurance plan benefits or company are not made available to us. Your insurance information should be available to you from your insurance carrier or through your human resource department at your employer.

We will also continue to seek, on your behalf, predeterminations of estimated benefits for recommended treatment. Of course, this can only occur when time allows, and cannot happen in emergent situations. Any estimated payments by your insurance carrier are in fact just that; *estimates* given to us by them. While they are usually accurate, they are not a guarantee of payment. The ultimate responsibility for payment of your dental bill resides with you.

We thank you for taking the time to read this letter and encourage you to ask our staff any questions you may have.

**Sincerely,**

**Dr. Bradford L. Rabe**

**Dr. Stefanie M. Beckley**