

California Orthopaedic Specialists  
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### Patient Financial Agreement

Dear Patient or Guardian:

Our goal is to provide you with the best medical care available. A clear understanding of our financial arrangements is essential for a successful doctor/patient relationship.

We are contracted with most PPO insurance plans. We do not accept any HMO, IPA, MediCal, Cal Optima, MSI, PHCS or Beach Street. Dr. Mikulak is not Medicare a provider.

Our office will verify insurance eligibility, however we cannot be held responsible for information received when verifying insurance benefits. Verification is not a guarantee of payment or eligibility. Please call your insurance for detailed information regarding our plan. **Ultimately, your insurance is an agreement between you and your insurance company.**

Please do not ask for discounts, waiving your co-payment or insurance only as this violates our contracts with your insurance.

If you do not have insurance, you will be expected to pay for your services at the time they are rendered unless prior arrangements have been made. We accept cash, check, MasterCard, American Express and Visa.

Charges for your treatment will be billed to your insurance company. However, if your insurance company has not paid their portion of the charges within 60 days, the account will revert to your responsibility. If there is a major discrepancy between our fees and your insurance carrier's allowance, our office will assist you in providing your insurance company with additional information as needed for your claim to be reprocessed. While your claim is in review, a monthly payment plan will be implemented for you.

Returned checks will be charged \$25.00 and you will no longer be able to write checks for services in the office.

Dr. Venuto, Dr. Weinstein, Dr. Forman, Dr. Rose, Dr. Mikulak and Dr. Gregorius are Out Of Network with the following insurance companies: Aetna, Healthnet, Assurant, Multiplan, First Health, Delta Health, Priority Health, and certain plans for Blue Cross and/or Blue Shield.

We are happy to bill all charges to your out of network insurance company on your behalf. Since we are out of network, payments from your Insurance will more than likely come directly to you for services provided to you by our physicians.

Please forward those payments and the explanation of benefits to us as soon as you receive them so that we can apply the payment to your account in a timely manner.

This Financial Agreement does not apply to appointments that are paid through workers compensation.

If you have any questions, please contact our Billing Department by calling (949)759-3600 and someone will assist you with your questions.

My signature below indicates that I have read and understand the above statements.

\_\_\_\_\_  
Patient Signature

\_\_\_\_\_  
Date Signed

\_\_\_\_\_  
Print Patient Name