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**If you have concerns about charges or insurance coverage, please ask prior to service.**

### **HEALTH MAINTENANCE ORGANIZATIONS (HMO)**

1. A **REFERRAL FORM** from your primary care physician is required. You are responsible for assuring that it has been received by our office prior to your visit.
2. **Co-payments** are due on the date of service. A \$10 administrative fee will be charged for all co-payments which have to be billed.
3. Patients have the option of signing a waiver of insurance, thereby accepting responsibility for payment of services, in lieu of a referral.

### **PREFERRED PROVIDER ORGANIZATION (PPO)**

1. **Co-payments** and **Deductibles** are the patient's responsibility.
2. If you are unsure whether our physicians are members of your particular PPO, please refer to your policy information or employer prior to receiving treatment. Because insurance companies contract with other carriers, the office is not always aware of all PPO's with which we are contracted.
3. If you have a secondary insurance we will bill it for you. In most cases you will be billed only after your secondary insurance has paid.

### **PRIVATE INSURANCE (Non-contracted)**

1. We will bill your insurance for you if you provide us with the necessary information.
2. You will be billed monthly for all services.
3. Unpaid services older than 45 days are delinquent.

### **PERSONAL PAY (Including portions not paid by insurance)**

1. Payment is expected on the day of service.
2. We accept cash, checks, VISA, Master Card, and Discover.
3. Payment arrangements can be made with a Financial Counselor.

Our Personnel in the Billing Department are available to answer your questions. They are available by phone Monday through Friday, 8:30 a.m. until 5:00 p.m., (707) 546-1922.