

## **Information About Insurance & Billing**

### **Medical Insurance/Vision Plan**

There are two types of plans that may help cover the cost of eye care services and materials. Our practice accepts both medical insurance and vision plans. Vision plans only cover routine vision exams along with eyeglasses and/or contact lenses. Medical insurance must be used if you have any eye health or general health problem that have or could have ocular complications. Your doctor will determine if these conditions apply to you, but some are determined by your case history. In summary, how your eye exam will be submitted to your insurance carrier will depend not only upon what you tell the doctor, but also what the doctor finds upon examination. According to your insurance plan, you are responsible for any and all co-payments, deductibles, and co-insurances.

### **What is a routine eye exam?**

A routine eye exam is defined by insurance companies and vision plans as an office visit for the purpose of checking vision, screening for eye disease, and/or updating eyeglass prescriptions. Vision plans provide coverage or discounts for routine exams, glasses, and contact lenses.

### **Refraction**

A refraction is the part of an office visit that determines your eyeglass prescription. It typically involves questions like, "which is clearer –one or two". Medical insurance may not cover the refraction fee.

### **What is a medical eye exam?**

A medical eye exam produces a medical diagnosis. If you have glaucoma, cataract or other diagnosed eye conditions OR any general health conditions that could affect the health of your eyes such as diabetes or high blood pressure; the exam is considered medical. Examinations to assess a medical condition are billed to your medical insurance plan. Additional tests, reports, and tracking are done to evaluate the health of your eyes. If your doctor determines that your problem falls under the category of a medical eye examination or if you report symptoms during your visit related to an eye problem, disease, or injury, your visit will be billed as a medical exam.

### **Insurance Coverage**

Your eye doctor is legally bound by your insurance carrier to follow certain healthcare guidelines regarding billing your insurance. A medical eye exam should be billed to your medical insurance, while a routine vision exam should be billed to either your vision plan or to the patient if they are self-pay. We will do everything we can to help you understand any medical procedures performed or charges you receive.

### **Additional Questions or Concerns?**

Please ask to speak with the billing specialist or practice manager.