



## Vision vs Medical Insurance

**Your reason for being seen at the eye doctor and the results of your examination determine whether your insurance company will classify the exam as a “vision exam” or a “medical exam.”**

What is a **vision exam**?

Vision care plans (like Eyemed, VSP, Superior Vision, Davis) only cover routine vision exams along with eyeglasses and contact lenses. Vision plans only cover a basic *screening for eye disease*. They do not cover diagnosis, management or treatment of eye diseases.

What is a **medical exam**?

Medical insurance (like Medicare, BCBS, United Healthcare, Humana, Aetna) must be used if you have any eye health problems or systemic health problem that has ocular complications. Some common conditions include allergies, dry eye, diabetes, cataracts, macular degeneration, and glaucoma. Your doctor will determine if these conditions apply to you, but some are determined by your case history.

What if I have both **medical and vision insurance**?

If you have both types of insurance plans, we will try to coordinate your benefits between the plans to minimize your out-of-pocket expense. If your insurance does not allow coordination of benefits, it may be necessary to complete the vision and medical exams on separate dates as we cannot bill both plans for a full exam on the same visit.

I have read and agree with these policies.

X \_\_\_\_\_

Patient signature (Legal guardian if minor)

\_\_\_\_\_

Date

## Refraction Notice

Which is better 1 or 2? This is the test that the doctor determines your glasses prescription by moving lenses in front of your eyes to make your vision clearer. This determines your glasses prescription. Most medical insurance plans do not cover the refraction as there is nothing medically harmful about needing glasses. All Optometrists and Ophthalmologists charge for this service. Refraction has a flat fee of \$50.00. Payment is required on the day of service.

X \_\_\_\_\_

Patient Signature

\_\_\_\_\_

Date

