

MEDICAL INSURANCE vs. VISION INSURANCE

Do you have vision/optical insurance coverage? Yes No

An ophthalmologist is a medical doctor (just like your family doctor or cardiologist) and provides very comprehensive, medical eye exams. However, ophthalmologists also provide routine vision exams for people with no eye disorders.

Your vision insurance is intended to provide you with a baseline eye evaluation for near-sightedness, far-sightedness, and astigmatism. If you have vision insurance, and you are found to have no medical problems associated with the eyes or disease of the eyes, your vision insurance can be billed for your eye examination.

If you are found to have medical problems associated with the eyes, or are being evaluated for medical problems associated with the eyes (e.g.: cataracts, diabetes, glaucoma, corneal problems, acute loss of vision, double vision, etc.), you are being provided medical care. **Your vision insurance company does not provide coverage for medical eye care.** Therefore, we will be billing your medical insurance for visits related to medical problems associated with the eyes.

For Patients with both Medical and Vision Coverage

Your vision insurance is intended to provide you with a baseline eye evaluation, including refraction for near-sightedness, far-sightedness, and astigmatism. If you are being evaluated for or are found to have medical problems associated with the eyes (e.g.: cataracts, diabetes, glaucoma, corneal problems, acute loss of vision, double vision, etc.), you are being provided medical care. **Your vision company does not provide coverage for medical eye care.** Therefore, we will be billing your medical insurance for visits related to medical complaints and problems associated with the eyes. You may still use your vision coverage for contact lenses and glasses on the day of your examination for medical problems associated with the eyes.

For Patients with no Vision/Optical Coverage

If you are being seen for a routine eye evaluation and do not have vision/optical coverage, your medical insurance will not pay for an eye exam. However, if you have a medical problem (e.g.: cataracts, diabetes, glaucoma, corneal problems, acute loss of vision, double vision, etc.), your visit is considered a medical problem and can be billed to your medical insurance plan(s).

Refraction Service and Fee

Most insurance plans follow Medicare's guidelines and deems the refraction as a non-covered service and do not pay for this service. The charge for the refraction is \$25.00. Since this is a non-covered service, the patient is responsible for the payment of this service along with any other non-covered procedures, services, co-pays, co-insurance, deductibles or past due balances at the time of service.

Patient Signature

Date