

## Vision Eye Exams vs. Medical Eye Exams

Please Read Before Your Eye Examination

**Regular eye examinations are important to maintain your vision for your lifetime. It is important that you be aware of your insurance benefits and how they apply to your visit. We have prepared this sheet to help you understand how your visit is submitted to your health insurance or vision insurance for today's visit. Benefits may vary based upon the reason for your visit.**

**Routine Eye Examinations** A "routine eye exam" takes place when you come for an eye examination without any underlying medical condition (eg. Diabetes) which affects the eye. The doctor screens the eyes for disease and will check your vision.

Examples that will necessitate your visit being submitted as a vision exam include:

- Basic eye exam
- Glasses / Contact Lenses

**Medical Eye Examinations** Exams for medical care which are for evaluation of a medical-related complaint or follow up of a new or ongoing condition are examples of an eye examination that would be billed to your medical insurance.

Examples that will necessitate your visit being submitted as a medical exam include but may not be limited to:

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|---|--------------------------------------|
| • Diabetes mellitus   | Dryness or redness of eyes           |
| • Allergies   | Cataracts                            |
| • Floaters and/or flashing lights                                 | Eye muscle imbalance or a "Lazy eye" |
| • Referral from outside physicians                                | Glaucoma                             |
| • Eye irritation  | Macular Degeneration                 |
| • High risk medications (auto immune, systemic illness treatment) |                                      |

\* Please note that if you have diabetes mellitus and would like us to send a letter to your primary care physician or endocrinologist regarding your eye examination, the visit will be coded as a "medical eye examination".

**The purpose of your visit will determine which insurance benefit will be used.** If your doctor determines that your problem falls under the category of a "medical eye examination", your visit may be billed as a medical exam instead of a routine vision exam, which will be subject to co-pays and deductibles according to your medical insurance plan. You will then have the option to pay out of pocket for your refraction (glasses/contact lens prescription) or schedule a return appointment, using your applicable vision insurance.

**Refraction Fees** A refraction is the part of an office visit that determines your eyeglass prescription. It typically involves questions like, “which is clearer – option one or option two” as different lens combinations are shown to you. Vision insurance policies generally cover both the eye exam and the refraction. Medical insurance will not cover the cost of the refraction.

- Insurance coverage doesn't mean payment. Many health plans have copayments and deductibles that must be met before your insurance will pay any amount towards your bill.
- Our office is not responsible for determining your insurance plan coverage. It is your responsibility to provide us with the insurance plan names and identification cards or numbers. Check with your insurance carrier prior to your office visit to make sure you have medical and vision benefits (and what they are), to confirm that our doctors are classified as providers in your plan, and to determine if refractions are covered under your plan.