



## VISION vs MEDICAL INSURANCE

Most people have vision insurance and medical insurance. They are very different in terms of the services they cover and it's important for our patients to understand those differences. Vision coverage (VSP, Spectera, EyeMed, Davis etc) is mainly designed to determine a prescription for glasses and is not equipped to deal with complex medical conditions and/or diagnoses. It does allow for screenings of conditions, but once they are determined, then medical insurance is filed on those services. When a medical condition is present (such as diabetes, cataracts, dry eye, floaters, etc.) it is necessary to file the visit with your major medical carrier (BCBS, Aetna, UHC, Cigna, etc) and the co-pays for that insurance will apply. Insurance carriers set these rules and our office is required to follow them. In most cases, there is no way to know prior to the examination which type of insurance our office will be able to file for you.

1. If you have ANY problems or complaints that MAY be attributable to a medical condition which requires a more in-depth investigation and additional medical decision-making to rule out any underlying eye disease, we will accordingly bill your MEDICAL insurance, NOT your vision plan. These include, but are not limited to:

- New or sudden blurry vision • Eye pain or redness
- Flashes or floaters • Headaches
- Dry or itchy eyes • Loss of vision
- Eyestrain or double vision



## VISION vs MEDICAL INSURANCE CONTINUED

2. There are a variety of systemic conditions that can profoundly and permanently affect a patient's vision that require a more in-depth investigation, which may include additional testing, follow up visits, and reports to your primary care physician. This type of examination is NOT covered under "vision" plans, and we will bill your MEDICAL insurance, NOT your vision plan. These include, but are not limited to:

- Diabetes
- Hypertension
- Thyroid disease
- Lupus or autoimmune disease
- Diseases resulting from use of high risk medications

3. If you have previously been diagnosed by another eye doctor for any eye issues that require medical decision-making, treatment or management, we will bill your MEDICAL insurance, NOT your vision plan. These include, but are not limited to:

- Cataracts
- Amblyopic/lazy eye
- Glaucoma/previous diagnosis of high eye pressure
- Macular or retinal disease
- History of eye surgery

We make every effort to be on every major carrier for your convenience and we will file those claims for you. In the event that we do not take your insurance we will provide you with an itemized receipt so that you may file with your carrier for reimbursement. If you have any questions, please let us know.

Signature: \_\_\_\_\_ Date: \_\_\_\_\_