

Understanding Your Insurance Coverage at Our Office

Why Vision AND Medical Insurance?

Our office works with **two** types of insurance to provide comprehensive eye care: **vision insurance** and **medical insurance**. These two insurances cover different aspects of eye health and **cannot both be billed for the same visit/day** if the services overlap. Ultimately, it is up to the **doctor to determine** whether the reason for the visit and any diagnoses or treatments provided are categorized as vision or medical. The doctor's evaluation ensures that the appropriate insurance is billed according to the nature of the visit, providing clarity and compliance with insurance requirements. **Below is a brief summary of the difference in vision vs. medical coverage:**

Vision Insurance

Common Plans: Vision Service Plan | EyeMed | Spectera

Vision insurance covers **routine eye exams** to monitor overall eye health and includes a **refraction**, a test to determine your glasses prescription. It also provides **basic screenings for eye diseases**, such as early signs of glaucoma or cataracts. However, it does **NOT** cover the diagnosis, monitoring or treatment of medical conditions. If a medical condition is discovered and managed during your visit, it cannot be billed to vision insurance and will need to be billed to your medical insurance provider.

NOTE: Vision plans typically offers **discounted pricing for glasses** and **contact lenses** but rarely provides full coverage.

Common Out-of-Pocket Costs: include **copays** for the exam, **contact lens evaluations and prescription**, **retinal screening photography**, and the **remaining costs of glasses or contact lenses after benefits are applied**. In most cases lens enhancements (e.g. anti-reflective coatings, tints, polarization, transitions or progressives) will have a co-pay determined by your insurance.

Medical Insurance

Common Plans: AARP | Aetna | BlueCross BlueShield | Medicare | Moda | Pacific Source | Providence | United Healthcare

Medical insurance is used when the focus of your visit is **diagnosing, monitoring, or treating** a health-related issue with your eyes.

Common medical eye conditions include dry eye, glaucoma, cataracts, diabetic eye disease, macular degeneration, and sudden vision changes like flashes or floaters. It also applies to addressing symptoms like eye pain, watering, redness, infections, or other medical concerns affecting your eye health. Medical insurance covers advanced testing and treatments for these conditions, but it does **NOT** typically include refractions, which are used to determine your glasses prescription (usually covered by vision insurance).

Common Out-of-Pocket Costs: **copays**, **deductibles**, or **additional fees for specialized testing** such as retinal photography, OCT scans, corneal topography, visual field testing, etc. **Refractions** are generally **NOT covered** and have a **\$75 fee**.

Coordinating Vision and Medical

We strive to address both vision and medical concerns on the same day for your convenience*. When vision and medical conditions overlap, the **visit will be billed to your medical insurance****, and the **refraction** (to determine your glasses prescription) **will be an \$75 out-of-pocket expense**. Alternatively, **you can schedule separate appointments**—one for medical concerns like dry eye or eye pain, and another for vision-related needs such as updating your prescription to maximize insurance coverage. This approach ensures comprehensive care tailored to your needs.

* There are certain scenarios where separating visits into multiple appointments is necessary. These include ocular emergencies, managing multiple complex conditions, or cases where a condition needs to be resolved before accurately determining your prescription.

** Vision insurance benefits for ordering glasses or contact lenses can still be used the same day, even if the visit is billed medically.

Tips

When you schedule an appointment, **let us know all your eye and vision concerns** and **provide your vision and medical insurance information**. This helps us schedule adequate time to address your needs and ensure your visit is billed appropriately. On the day of your appointment **bring your insurance cards**. During your exam, **your doctor will determine whether your visit is routine or medical** and will explain how the services will be billed if both types of care are involved. **Understanding your insurance benefits is key to avoiding surprises**. We recommend contacting your insurance providers to find out the details of your specific plans. If you are unsure about your coverage, our team is happy to assist you and answer any questions you may have.

Disclaimer: This guide is not exhaustive and may not apply to all insurance plans. Coverage and billing policies can vary depending on your specific insurance provider. For detailed information, please review your plan or contact your insurance carrier.