

**REGARDING VISIONCARE &
MEDICAL INSURANCE**

We often have patients that have both **vision insurance** (for example, VSP, EyeMed, Spectera, Davis, and others) and **medical insurance** (for example, Blue Cross, Aetna, Blue Shield, or Medicare). They are very different in terms of the services they cover, deductibles, and co-pays, and it's important for our patients to understand these differences.

Vision insurance is designed mainly to cover determining a prescription for glasses, to help pay for glasses or contact lenses, and to cover a yearly routine screening of the health of the eyes in a healthy patient that has no particular problems or symptoms. It is not equipped to deal with and does not usually cover medical conditions of the eye or that affect the eye, eye injuries, and/or medical or surgical treatments. **Medical insurance** is designed to cover you when you have a medical problem, including one in your eyes or one that affects your eyes. Medical insurance **does not cover** routine eye care services or examinations for glasses, or routine vision problems such as nearsightedness, farsightedness, and astigmatism. Those are only covered by your vision insurance.

When you complain of a medical problem, have a medical diagnosis, or medical condition is present that affects your eyes, such as high blood pressure, high cholesterol, or diabetes, to name just a few examples, or you have an eye disease or eye problem such as an infection (pink eye), dry eyes, allergy, glaucoma, or cataracts, again, just to name a few, **we must file the claim with your medical insurance**, and the coverages, co-pays and deductibles for that insurance will apply. Your vision plan does not cover these kinds of problems. Our office does not make these rules, they are made by the insurance companies themselves, and we must comply with them. If you have an HMO, such as Kaiser, or Blue Cross HMO, you may have no coverage for these kinds of problems in our office, and you will have to call your HMO to see a doctor if you want covered care for these conditions.

There is often no way to know prior to your examination which type of insurance will be the right one to file your claim with, because often we do not know what or if anything is wrong with your eyes before the examination. We make every effort to join as many insurance panels, both medical and vision, as we can for your convenience. If we are on your insurance company's panel we will file those claims for you. In the event that we do not accept your medical or vision insurance we will provide you with an itemized receipt so that you may file a claim for reimbursement with your insurance company yourself. If you have any questions, please let us know.

I understand the information I've just read about the difference between vision and medical insurance. I authorize _____ to file my claim with the appropriate insurance based on the reason for my visit and the results of my examination.

Signed: _____

Dated: _____