



VISIONCARE & MEDICAL INSURANCE

We often have patients that have both vision insurance (for example, VSP or EyeMed) and medical insurance (for example, BCBS, Health Alliance, or Medicare). They are very different in terms of the services they cover, 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 evaluation 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, injuries, and/or treatments. **Medical insurance** is designed to cover you when you have a medical problem, including one that affects your eyes. Medical insurance does not cover routine services or examinations for glasses, or routine vision problems such as nearsightedness, farsightedness, and astigmatism. Those are only covered by your vision insurance.

When a medical diagnosis or medical condition is present that affects your eyes, such as diabetes or you have an eye disease or eye problem such as an infection (pink eye), cataracts, glaucoma, just to name a few, we must file the claim with your **medical insurance**, and the co-pays and deductibles for that insurance will apply. Your vision plan does not cover these kinds of problems. In some cases, your vision insurance can be used to coordinate benefits with your medical insurance, but that is not the case with all vision plans. These guidelines are set by the insurance companies.

There is often no way to know prior to your examination which type of insurance will be the right one to file your visit with. 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 VisionPoint Eye Center to file my claim with the appropriate insurance based on the reason for my visit and the results of my examination.

Print Name: _____

Signed: _____