GRAND RAPIDS OPHTHALMOLOGY
Eye Care | Surgery | Laser Correction

Understanding Medical and Vision Billing

Insurance coverage for eye exams varies based on the reasons for your visit and what your doctor finds. It is important for you to understand your policy(s) to determine your coverage prior to your appointment. It is also important for you to understand how billing will be managed. We understand how confusing insurance billing can be. We hope this guide will help answer your questions.

What is the difference between Medical and Vision Insurance?

Regular medical health insurance protects you from unexpected costs for eye injury or disease. In contrast, vision insurance provides an added wellness benefit for healthy eye exams, which includes routine eye care, prescription eyewear and contact lenses, and other vision services. Optometry is unique in that it is one of the few areas that bill two types of insurance.

Vision Exams and Billing

Vision exams or "well vision" exams for people who do not have eye disease or symptoms of eye disease are billed to vision insurance plans. Your doctor will examine your eyes and determine the need for any correction (glasses or contact lenses) or any signs of eye disease. If your doctor finds anything abnormal during your vision exam such as eye disease, an injury, or other issues outside of a routine eye exam, your medical insurance will be billed. If medicine is needed to treat your eye condition, the prescriptions would also need to be billed to your medical insurance. When your medical insurance is billed, you will be responsible for any co-pays, deductibles and co-insurances if applicable.

Medical Exams and Billing

Medical exams are used to diagnose and treat and monitor diseases of the eye. There are many reasons a medical eye exam may be performed. Diseases such as cataracts, glaucoma, diabetic retinopathy, macular degeneration, contact lens intolerance and many other potentially sight- threatening conditions. Sometimes, during a routine vision exam, a medical problem may be identified. In this case, your medical insurance will be billed. When your medical insurance is billed, you will be responsible for any co-pays, deductibles and co-insurances if applicable.

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Coordination of Benefits

Sometimes, insurance companies need to work together to pay claims for the same patient. It is important to understand that not all insurance companies work together. When they do, it is called Coordination of Benefits.

If you have more than one insurance policy, there is usually one policy considered the “primary” policy, while the other policy is considered “secondary.” Insurance laws dictate which rank each policy will have.

Coordination of benefits does not permit multiple policies to cover more than the total amount of the claim, but instead one policy may cover what the other does not.

When you have coordination of benefits, our goal is to make sure you receive the complete benefit from each policy. Be sure you share all insurance policy information at the time of your visit. We will help to determine if your insurance policies will work together under coordination of benefits.

- **Medical or Vision Billing:** If you have questions about how your visit will be billed, your doctor can discuss with you if your visit will be billed to your medical or vision insurance at the time of your exam.

- **Insurance Coverage:** If you have any questions regarding your insurance benefits, it is best to contact your insurance company directly. Most insurance cards have a customer service phone number listed on the back of the card.

- **Billing Questions:** We have partnered with a company called Collectly to assist with our billing and collections. You will receive an email and/or text from them shortly after your visit with us. If you have questions about your bill, please contact Collectly at this number: **1-332-233-5053.**

Thank you,

Grand Rapids Ophthalmology