Quick Facts

Medical vs. Vision Insurance and Coordination of Benefits

Both Medical and Vision Insurance cover eye-related care, but there is a difference.

- *VISION INSURANCE covers*:
    - A Refraction (measuring for glasses/contacts) and a general screening for eye problems, usually every year or two.
- *VISION INSURANCE <u>DOES NOT</u> cover*:
    - Labs or tests beyond routine screenings.
    - Problems found during routine screenings.
    - Diagnosis, Treatment, or Monitoring of eye diseases.
- *MEDICAL INSURANCE <u>DOES NOT</u> cover*:
    - Refractions, glasses, or contacts (with rare exceptions).

Many patients require both insurances to cover a complete examination of their eyes.

- If the patient has no eye conditions, diseases, or complaints then the vision insurance alone can be used for the visit.
- Diagnosing, testing, treating, or monitoring for eye problems usually requires medical insurance or the patient to pay out of pocket.
- Examples include:
    - Eye conditions that need treatment or regular monitoring.
    - Non-eye diseases that need monitoring for effects on the eye such as diabetes.
    - Monitoring the eye for side effects of medicines
    - Eye complaints such as redness, pain, reduced vision that cannot be solved by new glasses.
    - Any problems found during the exam that require further testing.

Coordination of Benefits is when both insurances can be used on the same day, if needed.

- Some VISION INSURANCES <u>will not pay</u> for a Refraction on the same day as a medical visit.
- Others <u>will pay</u> for a refraction the same day. This is not our rule. This is the VISION INSURANCE's rule.
- We will look for those insurances that do not coordinate and offer to perform the refraction on another day. This will help to avoid the added cost to you.

While your eye health and vision will always be our priority, we will make every attempt to keep your visit costs down by billing the proper insurance for coverage.