

# Crawford Eye Associates

We understand how confusing and frustrating insurance issues can be, but you must be aware: vision discount plans and medical insurance are different. Often, people have both types. Vision discount plans usually cover a routine eye examination every year or two. Medical issues such as infections, red eyes, glaucoma or cataracts are treated separately--they are billed through the medical insurance plan as often as medically necessary. Many medical eye conditions cause no change to your vision or other symptoms in their early stages. At this point, some problems are covered by the insurance company and some are not. Therefore, a doctor's office, and *even the insurance company*, may not know what they will pay for until after the patient is seen by the doctor and the problem is diagnosed.

1. *What does my vision discount plan (Ex. VBA, VSP, etc.) cover?*

Your vision discount plan is intended for well-eye exams. This includes a refraction to determine your eyeglass prescription, and a screening for eye diseases/disorders. Vision discount plans may include coverage or discounts for eyeglasses, and for contact lens services and materials.

Vision plans do not cover medical eye exams.

2. *What is a medical eye exam?*

If you are having a problem with your eyes or vision that is found to be caused by a medical eye problem, then your exam is a medical eye exam. For example, if you are having difficulty seeing with your glasses, and the doctor finds that your blurry vision is caused by cataracts, then your exam is a medical eye exam. If you have a pre-existing condition (cataracts, glaucoma, dry eye, etc.) then your exam will be a medical eye exam.

3. *Does my insurance cover medical eye exams?*

Vision discount plans **do not** cover medical eye exams. However, these services **should be covered** by your major medical insurance. We are providers for Medicare, United Health Care, BC/BS/Highmark and other health plans.

4. *Why is this so complicated?*

We have the same question, but are legally obligated to follow the rules that are set by your insurance company.

5. *What else do I need to know?*

Even if your eye exam is billed to your medical insurance, you may still use a vision discount plan to purchase eyeglasses or contact lenses.

We will try to answer any questions that you may have about your insurance coverage, but you may need to consult with your insurance company, or human resources department.

Please acknowledge the above statements regarding your Vision Plan and its limitations. You have the opportunity to ask questions, and understand that you are responsible for any medical professional services you may receive today. Payment is expected at the time services are rendered.

SIGNED: \_\_\_\_\_ DATE: \_\_\_\_\_

WITNESS: \_\_\_\_\_ DATE: \_\_\_\_\_