



## Eastern Eye Associates OPTOMETRISTS

### **Insurance Basics**

Our office accepts many common medical insurances and company-sponsored vision plans for your convenience. We request that you have both your medical insurance and your vision plan information available when you make your appointment.

**Co-payments are a contractual obligation with your insurance company and are due at the time of service.** Co-payment amounts are set by each insurer and often vary among medical and vision plans.

Although our staff members are very knowledgeable about insurance plans, it is impossible for us to know the details of each individual plan. It is to your benefit to be aware of possible deductibles and co-payments that are part of your plan.

### **Understanding Vision vs. Medical Eye Exams**

It's no surprise that insurance is confusing to most people. Because vision insurance is supplemental to regular health insurance, it's difficult to understand which benefits are included and which benefits must be purchased.

A comprehensive "routine" vision exam often contains the same elements as a comprehensive "medical" eye exam. The type of eye exam you have is determined by the reason for your visit or your chief complaint, as well as your diagnosis. Routine vision exams usually produce final diagnoses such as nearsightedness or astigmatism, while medical eye exams produce diagnoses such as "conjunctivitis." In determining which insurance benefits apply to your eye exam, most insurance companies focus on the reason for your visit.

### **Vision Exams**

Vision insurance is a wellness benefit designed to provide routine eye care, prescription eyewear and other vision-related services at a reduced cost. Routine vision exams are those in which the reason for your visit is typically blurred vision that can be corrected with glasses or contact lenses. The analysis, diagnosis, treatment or monitoring of medical eye conditions are specifically not covered by vision plans.

### **Medical Eye Exams**

For exams in which the reason for visit is to obtain a physician eye report (such as for diabetes), to monitor for eye conditions related to medical conditions (such as thyroid disease), or to monitor for ocular side effects from certain high-risk medications (such as

*(Continued on Reverse)*

Plaquenil), the eye exam is considered a medical eye exam. When the reason for visit is the treatment and management of conditions such as cataracts, glaucoma, and retinal conditions, a medical eye exam is performed. Evaluation and treatment of conditions that produce symptoms such as flashes or floaters, redness, eye pain, or sudden loss of vision, are also considered medical eye examinations. Patients who require medical eye exams receive a more complex level of service during their exams, from the evaluation of the medical eye conditions, to the counseling of patients about these conditions, to the treatment and management of these conditions.