

## **VISION CARE AND MEDICAL INSURANCE**

We often have patients that have both vision insurance (for example, VSP or EyeMed) and medical insurance (for example, Blue Cross, Aetna, Blue Shield, or UnitedHealthcare). They are very different in terms of the services they cover, and it is 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 basic 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 basic services or examinations for glasses, or 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 high blood pressure, high cholesterol, or diabetes, to name just a few examples, or you have an eye disease or eye problem such as an infection (pink eye), dry eyes, allergy, or cataracts, again, 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. Our office does not make these rules, they are made by the insurance companies themselves, and we must comply with them.

There is often no way to know prior to your examination which type of insurance will be the right one to file your claim with. 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.

### **Acknowledgement:**

I understand the information I've just read about the difference between vision and medical insurance. I authorize A+ Vision Optometry to file my claim with the appropriate insurance based on the reason for my visit and the results of my examination.

Signed: \_\_\_\_\_

Relationship to patient (if a minor): \_\_\_\_\_

Date: \_\_\_\_\_