

Seaside Ophthalmology

EXPLANATION OF VISION INSURANCE AND REFRACTION CHARGES

Vision Versus Medical Insurance- Why Am I being Charged?

When scheduling an appointment for an eye examination there is often confusion about coverage options offered between Vision Plans and Medical Insurance.

To appreciate the differences, one must understand that there are different types of eye exams. Some eye exams are considered “routine”, while others are categorized as “medical”. This terminology does not relate to whether the patient is dilated, or whether the examining eye care professional is an ophthalmologist or an optometrist. It is based solely on the reason for requesting the exam and the underlying diagnoses. The determination of the necessary glasses or contact lens prescription generates a “refraction charge”, typically around \$105. Medical insurance companies often will not cover this charge, and pass this charge onto the patient, even while covering the rest of the exam fee. Vision plans generally cover both fees, but may require that you use certain eye care professionals within their plan. Many ophthalmic subspecialists are not typically included in these plans. However, our physicians offer a “Prompt Payment Discount” for refraction charges to patients whose medical insurance does not cover this fee. Should you chose to pay the refraction charge at the time of service, your fee will be \$25.

If you wear contact lenses, it is **REQUIRED** that you have a refraction yearly to renew the contact lens prescription in order to place future contact lens orders. If you are seeing well out of your current eyeglasses, keep in mind that if they are lost or broken and a new set of eyeglasses is required, a return appointment for a refraction will be required. You may find it easier to have your prescription checked today to avoid a possible return visit. We will have it on file in the event you need new glasses.

Although our office is very knowledgeable regarding insurance plans, the details of each individual plan are known only to the policy holder. It is important that you study your plan carefully and be aware of your possible deductibles and copayments. At Seaside Ophthalmology, we strive to assist in any way possible. Please feel free to contact us for clarification or with any questions or concerns.

_____ I would like to file my eye examination with my medical insurance.

_____ I would like to file my eye examination and refraction with my vision insurance as a routine examination.

_____ Yes, I wish to have a refraction done today and will pay the \$25 fee today.

_____ No, I do not wish to have a refraction done today and understand that my prescription will not be renewed.

Patient Signature: _____ Date: _____