

The Eye Experience
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Financial Insurance Responsibilities

We often have patients that have both vision and medical insurance. They are very different in terms of the services they cover and it's important for our patients to understand these differences. Vision coverage is designed mainly to cover determining a prescription for glasses, to help pay for glasses or contact lenses, and to cover a routine 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 and/or treatment plans. Similarly, medical insurance is designed for when you have a medical problem that affects the eyes, and it does not cover routine services or examination for glasses, or routine vision problems such as nearsightedness, farsightedness, and astigmatism.

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. We make every effort to be as many insurance panels, both medical and vision, as we can for your convenience. 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 insurance or vision plan we will provide you with an itemized receipt so that you may file a claim with your insurance yourself for reimbursement. If you have any questions, please let us know.

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

Signature _____ Date _____

Print Name _____ Date _____