



## Vision and Medical Insurance

Many of our patients have both vision and medical insurance, and we want you to understand the difference between the two. This is important because they differ in what they cover, pay, etc.

Vision coverage is designed to determine a prescription for glasses or contacts, and is not equipped to deal with complex medical conditions and/or diseases, and does not include a detailed retinal exam. Therefore, the fee for this service is usually lower.

When a medical condition or diagnosis is present (such as High blood pressure, diabetes, or eye disease) it is necessary to file with your medical insurance. Any copays you have for medical specialists will then apply. There are several levels of medical exams with varying fees. Some components of medical exams may not be covered by your insurance, therefore you would be responsible for those fees. Medical fees are usually higher than vision fees. **If you do not have medical insurance but require a medical exam, please realize you will pay a higher fee than the normal well-visit exam.**

To complicate matters, some insurances consider a vision exam to be medically based and thus we have to file those exams with medical codes. This results in a higher fee for the exam. Tricare is one such insurance.

If you have insurance, we **HAVE** to be able to verify coverage before you are seen. The only exception to this is an ocular emergency.

Our office does not make these rules, they are defined by the insurance companies. Often we will not know which type of exam you require until we begin our testing. We try to take as many insurances as possible, but if we do not take yours, we will give you a printed superbill to file with your insurance company.

By signing below you state that you understand the above and assign all benefits to us. Whether or not you have insurance, you also understand that you are responsible for your charges, and you agree to pay for any **collection fees of up to 75%** of the original billed amount if you fail to pay your bill in a timely manner. Also, since eye exams are a service, **NO** refunds are available.

**All fees, insurance copays and contact fitting fees (that insurance may not cover) are due at the completion of your exam.**

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Responsible Party Signature

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Relationship to patient

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Date