**BETTENDORF EYECARE CENTER**

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**IS YOUR EXAM VISION OR MEDICAL??**

Many of our patients have both vision and medical insurance coverage. There is a difference between the two insurance coverages as to what services they cover and pay. We want you to understand the difference between the two types of coverages.

**Vision Insurance**

Vision coverage (such as VSP, Eyemed, Avesis, etc.) is designed to cover the expenses associated with a routine vision exam, which determines a prescription for glasses and/or contact lenses, as well as costs associated with the purchase of glasses and contact lenses. Vision insurance does not cover diagnosis, management or treatment of eye diseases or conditions of the eye (Glaucoma, Macular Degeneration, diabetes, conjunctivitis, red eyes, feeling of something in the eye, sudden vision loss, allergies, dry eye, etc.) The fee for this a comprehensive vision exam is typically lower than that of a comprehensive medical exam and will generally have insurance co-pays which is determined by your insurance company for the exam and any materials that you order.

**Medical Insurance**

Medical insurance (BCBS, Medicare, United Healthcare, UMR, etc.) must be used if you have an eye health problem (Glaucoma, Macular Degeneration, diabetes, allergies, red eyes, dry eye, conjunctivitis, etc.) or systematic health conditions that have ocular complications. Your doctor will determine if these conditions apply to you, while some are determined by your case history, some may be diagnosed at the vision exam, which may lead to an addition appointment for a medical exam. When a medical condition or diagnosis is present, such as diabetes, glaucoma or conjunctivitis, it is necessary to file these exams with your medical insurance.

Any co-pays that you have for medical specialists will apply for these exams.

If you have both types of insurance plans, it may be necessary for us to bill some services to one plan and other services to another. We will use coordination of benefits to maximize your benefits properly and minimize your out of pocket expense, which could result in multiple visits.

Our office does not make the rules as to who we file your exam to, whether vision or medical. We are required to follow guidelines in determining how claims are filed. These guidelines are determined by the insurance company to which you are a member.

If some fees are not paid by your plan, we will bill you for any unpaid deductibles, co-pays or non-covered services as allowed by the insurance contract.

**All fees, insurance co-pays and fees for contact lens fittings are due at the completion of your exam.**

Differentiating between vision insurance and medical insurance unfortunately is confusing. Sometimes the distinction is difficult to explain to the patient because patients tend to believe all exams in an Optometrists office is covered by vision insurance.

To try to help differentiate the 2 types of coverage a few examples are provided:

1. ALL Diabetic Exams will be submitted to medical insurance. If a patient has vision insurance and diabetes, then the materials cost and refraction (determination of prescription) can be submitted to vision insurance as a coordination of benefits, but the exam portion is submitted to medical insurance.
2. Glaucoma suspect patients and Glaucoma patients will have the exam billed to medical insurance. It is very common for Glaucoma/Glaucoma suspect patients to be seen twice in a calendar year. One visit will be billed to vision insurance; commonly six months later(approx.) another visit will be for Glaucoma testing and monitoring and will be billed to medical insurance. The 2 appointments per year is a very convenient billing practice that helps manage different types of insurance, although we realize this may be an inconvenience to the patient, it is the policy that Bettendorf Eyecare Center enforces, it is highly recommended that Glaucoma patients have their pressures checked more than 1 time a year, this also is a great way to ensure monitoring of the patients’ pressures timely.
3. Macular Degeneration patients is a very similar scenario to Glaucoma patients for example: Depending on the severity of the Macular Degeneration, an examination is commonly needed every 6 months. Macular Degeneration is a medical condition and the exams monitoring it will be billed to medical insurance.
4. Co management of an ocular condition with another medical provider. We can not list every scenario here, however, common scenarios exist when a patient has a medical condition and the medication(s) taken may have severe possible side effects to the eyes; for instance, if a person takes Hydroxychloroquine(Plaquenil) for Arthritis or Amiodarone for the heart, then this condition warrants co management with a Rheumatologist or Cardiologist. This exam will be billed to Medical Insurance.

This list is not all encompassing, other conditions may exist when the exam is medical, not visual and will be definitely billed to medical insurance.

 We try our best to evaluate our patients beforehand. Please ask us for any further explanation.

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