**What is the difference between a Medical Exam and a Vision Exam?**

Insurance coverage for eye exams vary. Some plans only cover routine, well visit eye exams. Other plans will not pay for your exam unless you have a medical eye condition or disease. Some plans require a referral from your primary care provider. Be sure to check your policy(s) to determine your coverage prior to your appointment.

For insurance purposes, eye examinations are divided into two categories:

**Vision Exam**

These are routine “Well Vision” exams for people who have no eye disease or symptoms of disease. Your eyes will be examined for any needed correction (glasses or contact lenses) or any potential indicators of eye disease. If your doctor finds anything abnormal during your vision exam, further testing of a medical nature may be indicated at that visit or another visit. In that case, your medical insurance would be billed. Routine vision eye exams do not qualify for prescribing medications. Yearly diabetic eye exams will not be billed to insurance under vision coverage due to disease monitoring.

**Medical Exam**

This is a medically necessary comprehensive examination for the diagnosis and treatment of diseases and conditions of the eye. This exam evaluates the reasons for the symptoms and assesses any treatment needed. Some conditions evaluated with medical eye exams include dry eyes, allergies, cataracts, glaucoma, diabetic retinopathy, macular degeneration, and many other potentially sight-threatening diseases.

Most patients will have a refraction done during either type of exam. A refraction is a diagnostic test used to determine your best corrected vision. For some medical conditions a refraction is needed even when eyeglasses are not prescribed. The majority of insurance companies do not cover this procedure. If your insurance does not cover your refraction, you will be asked to pay the fee of $59.

I understand:

* Eyecare Professionals will submit both vision and medical claims when appropriate in order to maximize my benefits.
* Both my vision plan and medical insurance may have co-pays and deductibles, which are due at the time of service.
* For initial treatment and any prescribed follow-up treatment, my vision plan or medical health insurer determines the co-pay or co-insurance due and payable at the time of service for each visit.

Patient Signature: Date: