

# **MEDICAL VS VISION INSURANCE EXPLAINED**

## **What is Vision insurance, and how is it different from Medical insurance?**

Vision insurance provides a wellness benefit for *healthy* routine eye exams.

Medical insurance is utilized for medical concerns and medical diagnosis.

## **What does vision insurance cover?**

- Routine eye exam with NO medical diagnosis
- Eyeglass frames
- Eyeglass lenses
- Contact lenses (NOT including fitting or evaluation)

## **What does my vision insurance NOT cover?**

Vision plans do not cover any part of an eye exam considered “medical”. For example, vision insurance will not cover vision loss, floaters, dry eyes, allergies, infections, eye disease, or diabetic eye exams. *Additionally, some vision insurance plans do not cover contact lens fittings (for first time wearers OR established wearers that need to switch to a new brand) or yearly contact lens evaluations.*

## **When do I use my medical insurance at the eye doctor’s office?**

Your medical insurance is used if you have an eye problem or eye disease. SOME common conditions for which we bill your medical insurance include:

- Patients with vision loss, floaters, dry eyes, allergies, infections, etc.
- Monitoring cataract development, diabetic & prediabetic eye exams
- Examination of patients using medications with potential eye side effects, such as steroid medications, arthritis medications, etc.
- Patients that have OR are at high risk for glaucoma development, patients with macular degeneration

## **Will Medicare cover my eye exam for new glasses or contact lenses?**

Unfortunately, no. Medicare does not cover routine eye exams where your glasses or contact lens prescription is checked. Medicare will only pay for eye exams relating to medical complaints.

## **Can I use my vision insurance and my medical insurance for the same visit?**

No. By law, we cannot bill two different insurances in one day.

We have two options:

- Schedule medical and vision exams on separate days
- If we schedule on the SAME day we bill medical (you are responsible for copay) and you would pay a flat rate for your refraction.

## **Why is insurance so complicated?**

Good question! You can call the number on the back of your insurance card or look up your policy details online. Ultimately it is your responsibility to understand the policies of your insurance companies, both medical and vision. Please call us if you have any remaining questions.