

## **UNDERSTANDING VISION/MEDICAL INSURANCE**

Please be sure to give both your medical and/or vision insurance cards to the receptionist. In many cases, your exam can be billed to one or both of your insurances.

Your reason for having an eye exam, your vision and medical history and the findings in your exam will determine if we can bill the exam through your insurance, and to which insurance. Please be aware that **vision** insurance covers a **routine vision** examination for glasses. If you have **any medical** conditions either of the eyes (cataracts, glaucoma, dry eyes, etc.) or medical conditions that may affect the eyes (such as diabetes), the exam will be billed through your **medical** insurance, rather than your vision insurance, as these exams are more in depth, take longer for history and explanation than a routine vision exam, and may require reports to your physician. A refraction (determining your glasses prescription) is not included as part of the medical examination; if however you have vision insurance, the refraction might be billable to the vision insurance depending on your vision plan (please see front desk or office manager for questions on your vision benefit.)

Your co-payment is determined by which insurance we are billing. For a routine **vision** exam, you are responsible for the **vision** co-payment at the time of the exam. If we are billing your **medical** insurance (even if we are also billing your vision insurance for the refraction), you are responsible for the **medical** co-pay at the time of the exam.

**TIP:** If you pay out-of-pocket premiums for vision insurance, you may be paying more in premiums than the benefit you receive, particularly if your exams are billed to medical insurance. Also, most routine vision patients need an exam every other year, vs. yearly, so you may be paying premiums for a year when you don't use the benefits. Please evaluate you and your family's needs carefully before signing up for vision insurance.

If you have medical insurance with which we participate, and you have not met your deductible (the portion of your bill which your insurance company requires you to pay before they begin to pay), we will file with your insurance company, and you will later receive a bill from our billing service. **Please contact 540-678-3562 for questions concerning your bills.**

If you have an insurance with which we do **not** participate, payment is expected at the time of the exam. You will receive an itemized receipt of all procedures and testing. Please be sure to file this with your insurance company; most insurance companies will reimburse your payment, or a portion of it, directly to you, or apply it towards your deductible.