

Dr. Kimberly A. Owens,

Routine Vision Plans vs Medical Insurance

Many of our patients have both a routine vision plan as well as a medical insurance. They are very different in terms of the services they cover, and we want you to understand those differences.

Routine vision plans will not cover when the patient has a medical diagnosis or eye complaint. These plans are designed to determine a prescription for glasses or contact lenses and are generally for healthy eye exams. It is not insurance and therefore is not designed or equipped to deal with medical conditions and /or diseases.

When a medical condition or diagnosis is present (such as diabetes, high blood pressure, cataracts, dry eyes, allergies, an infection, etc.) it is necessary to file the claim for your visit with your major medical carrier. The copay for that insurance will apply.

In addition, some components of medical exams may not be covered by your insurance. Most insurance companies consider a refraction to be a non-covered service. A refraction is the test used to determine the power and prescription of your glasses or contact lens. You are responsible for payment of the refraction or other services if they are not covered by your insurance.

These rules are defined by the insurance companies, not our office. Often we will not know which type of exam you require until we start our testing. We make every effort to be a provider for as many insurances as possible, and file those claims for you. In the event that we do not take your major medical insurance or vision plan, we will provide you with an itemized receipt so that you may file with your carrier for reimbursement.

By signing below you state that you have read and understand the above paragraphs, and authorize Dr. Owens to file a claim with your vision plan and/or medical insurance. In addition, since eye exams are a service, NO refunds are available.

All fees, including insurance copays, unmet deductibles, contact lens fitting fees, and charges for non-covered services are due a the time of your exam.

Print Name

Signature

Date