



Insurance coverage can be very confusing and frustrating to both you and our staff. Because of this we ask that you please provide all insurance cards and coverage so that our staff can determine the most appropriate coverage for your visit. There are several types of coverage: medical insurance, vision insurance, and vision discount plans. We will bill the most appropriate plan depending on your presenting symptoms, complaints and medical history.

Vision Plans - (Ex. VSP, VBA, Eyemed, Davis Vision, etc.)

Some of these plans pay part (or occasionally) all of the services and some are discounted fee only plans. Coverage includes a refraction to determine your eyeglass prescription and a screening for eye disease / disorders. Some may include coverage for contact lens services and / or glasses. The examination for contact lenses is optional and not part of the routine vision examination. There is an additional charge to be fit for contact lenses and it may or may not be covered by your vision plan - usually it will have an additional co-pay if it is covered. Vision plans do not cover medical conditions of the eye.

Medical Coverage - *what is a medical eye exam?*

If you are having a problem with your eyes other than a change in vision then your examination will be billed medically. Some medical problems could cause blurred vision. If the doctor finds that a medical condition is causing your vision problem, then your examination will be billed medically. Many pre-existing conditions such as cataracts, glaucoma, diabetes, dry eye, etc. will require a medical examination. If your medical insurance requires a referral than it is your responsibility to obtain one before we will treat you.

****Some Medical Insurance plans do provide a annual wellness eye examination.**

Companies such as Horizon - NJ Direct, Aetna, Amerihealth, and others **may** provide a routine refraction and eye health screening. If you also have a vision plan it will be at our discretion as to which plan gets billed for the examination. We will consider the complexity of your exam, as well as insurance company rules and regulations to determine which plan will be billed. Your vision insurance plan or the discount plan will be used for any eyewear that you purchase.

Why is this so complicated? We ask ourselves this same question daily! We are legally obligated to follow the rules and regulations set forth by your insurance company and the state.

Confused? We will try to answer any questions that you may have about your insurance coverage, but you may need to consult with your insurance company or human resources department. Remember, your insurance is a contract between you the subscriber, and your insurance company. There are hundreds of insurance companies and plans and we are not experts on all the rules and regulations for every company.

Please acknowledge the above statements regarding your Vision Plan / Medical Insurance / Vision Discount Plan and its limitations. You have the opportunity to ask questions, and understand that you are responsible for any professional services you may receive today.

Payment is expected at the time services are rendered.

Signed: _____ **Date:** _____