

Medical vs. Routine Eye and Vision Care

Most people have vision insurance and medical insurance. They are very different in terms of services they cover and it's important for our patients to understand those differences. Vision coverage (VSP, EyeMed, etc.) is mainly designed to determine a prescription for glasses or contact lenses and is not equipped to deal with complex medical conditions. When a medical condition is present (such as diabetes, cataracts, dry eye, floaters, etc) it is necessary to file the visit with your major medical carrier (BCBS, Aetna, UHC, Cigna, etc.) and the appropriate co-pays and/or deductibles for that insurance will apply. Insurance carriers set these rules and our office is required to follow them. In most cases there is no way to know prior to the examination which type of insurance our office will be able to file for you.

1. If you have ANY problem or complaints that MAY be attributable to medical conditions which require a more in-depth investigation and additional medical-decision-making to rule out any underlying eye disease, we will accordingly bill your MEDICAL insurance, NOT your vision plan. These include , but are not limited to:
 - New or sudden blurry vision
 - Flashes and Floaters
 - Dry or itchy eyes
 - Eyestrain or double vision
 - Eye pain or redness
 - Headaches
 - Loss of vision
2. There are a variety of systemic conditions that can profoundly and permanently affect a patient's vision that require a more in-depth investigation, which may include additional testing, follow up visits, and reports to your primary care physician. This type of examination is NOT covered under "vision" plans, and we will bill your MEDICAL insurance, NOT your vision plan. These include, but are not limited to:
 - Diabetes
 - Hypertension
 - Thyroid disease
 - Lupus or autoimmune disease
 - Diseases resulting in use of high risk medications like Placquenil
3. If you have been previously diagnosed by another eye doctor for any eye issues that require medical-decision-making, treatment or management, we will bill your MEDICAL insurance, NOT your vision plan. These include, but are not limited to:
 - Cataracts
 - Amblyopia / "Lazy Eye"
 - History of eye surgery
 - Macular or retinal disease
 - Glaucoma / previous diagnosis of high eye pressure

We make every effort to be on every major carrier for your convenience and will file those claims for you. In the event that we do not take your insurance we will provide you with an itemized receipt so that you may file with your carrier for reimbursement. If you have any questions, please let us know.

I understand all of the above and authorize Clear Horizon Eyecare, LLC to file my insurance by the above guidelines.

Signature: _____

Date: _____