

## INSURANCE NOTICE VISION VS. MEDICAL BENEFITS

Most people have both vision insurance and medical insurance. They are very different in terms of covered services, and it's important for patients to understand these differences. Vision coverage (VSP, Spectera, EyeMed, Davis, etc.) is mainly designed to determine a prescription for vision correction (glasses and/or contact lenses) and is not equipped to deal with complex medical conditions and/or diagnoses. Vision benefits do allow for screenings of ocular health conditions, but once a health condition is determined and diagnosed, medical insurance is used for claims associated with those services. When a medical condition is present (such as diabetes, cataracts, dry eye, floaters, etc.) it is necessary to bill the visit to your major medical carrier (BCBS, Aetna, UHC, Cigna, Medicare, etc.) and the copays for that insurance will apply. Insurance carriers set these rules, and our office is contractually obligated 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 problems or complaints that MAY be attributable to a medical condition which requires 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
  - Headaches
  - Flashes or Floaters
  - Eyestrain or double vision
  - Eye pain or redness
  - Loss of vision
  - Dry or itchy eyes
  - Inflamed eyelid(s)
  
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 insurance, but it IS covered by medical insurance. These systemic conditions include but are not limited to:
  - Diabetes
  - Thyroid disease
  - Diseases requiring treatment with high-risk medications like Plaquenil
  - Hypertension
  - Lupus or other autoimmune diseases
  
3. If you have previously been 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/Strabismus ("Lazy Eye")
  - Macular Degeneration or Retinal Diseases
  - History of eye surgery
  - Glaucoma/previous diagnosis of high eye pressure

At Chelsea Vision Care, we make every effort to have our patients' best financial interest at heart, but we must also maintain compliance with rules set forth by insurance companies. In the event 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 the paragraphs above & authorize Chelsea Vision Care to file my insurance by the above guidelines.**

Signature: \_\_\_\_\_

Date: \_\_\_\_\_