About Your Insurance

Types of Health Insurance

There are two types of health insurance that will help pay for your eye care services and products. You may have both, and our practice accepts both:

Vision Care Plans (such as Davis Vision and Spectera)

Medical Insurance (such as Medicare and Blue Cross / Blue Shield)

What's the Difference?

Vision Care plans only cover routine vision exams along with eyeglasses and contact lenses. Vision plans only cover a basic screening for eye disease. They do not cover diagnosis, management, or treatment of eye diseases. If you have a medical problem, your vision plan will not cover this visit. Your medical insurance will be billed.

Medical insurance must be used if you have any eye health problem or systemic health problem that has ocular complications or requires follow-up care. Your doctor will determine if these conditions apply to you, but some are determined by your case history.

We will try to obtain advanced authorization of your insurance benefits so we can tell you what is covered. If we are a participating provider, then we will bill your insurance plan for our services. If you have both medical insurance and a vision care plan, then it may be necessary for us to bill some services to one plan and other services to the other plan according to the contract. In these cases, we will use coordination of benefits properly and do our best to minimize your out-of-pocket expenses.

If some fees are not paid by your plan, we will bill you for any unpaid deductibles, co-pays, or non-covered services as allowed by the insurance contract.

I have read and agree with these policies.

_____
_____
Patient Signature (or parent/guardian signature if patient is a minor   Date

<u>*Please provide your insurance cards to our staff.*</u>