

## Understanding your Insurance: Medical Insurance vs. Vision Plans

Knowing the ins and outs of your insurance plan can be very confusing but we are here to help! When scheduling an appointment with the office of Dr. Jacqueline Griffiths, MD, PC, you are usually coming in for one of two reasons: your annual routine visit or you are having a medical problem. Knowing which insurance to use at the time of your visit can be difficult so here is an outline to help you distinguish how this office differentiates between the two.

### ***Vision Plans***

Vision plans are for routine visits where you do not have any medical issues, problems, or diagnoses. Our optometrist participates with the following vision plans of VSP, EyeMed, and Davis Vision. While ophthalmologist may participate with vision plans, they primarily see medical and surgical patients. Vision plans are to be used when you are coming in for your “routine” annual exam and need to only update your glasses or contact lens prescription. Vision plans cover the refraction portion of your exam since insurance companies consider that procedure to be routine.

**Example:** Mr. Johnson is coming in for his annual exam and has both medical insurance and a separate vision plan. Mr. Johnson DOES NOT have any medical issues but he does wear glasses and thinks his prescription needs to be updated. Since Mr. Johnson is healthy and has no medical problem, he should be seen in the office using his vision plan and will only pay his copay if applicable.

### ***Medical Insurance***

Medical insurance should be used when you are coming in to the office for any reason other than your routine annual exam. If you have a medical diagnosis such as dry eye, diabetes, hypertension, or are on certain medications, all of these require a more comprehensive examination by one of our doctors and will be billed under your medical plan. Most medical insurances do not cover the refraction portion of your exam since that is considered routine, yet it may need to be done at your medical visit. When using your medical insurance, your exam is no longer considered “routine” so you are responsible for paying the refraction fee at the time of service if one was done. Our office can provide you with a receipt for you to submit to your vision plan for reimbursement.

**Example 1:** Mrs. Smith needs to schedule her exam and has both medical insurance and a separate vision plan. Mrs. Smith also has been experiencing red, itchy, and runny eyes for about two weeks and needs her Rx updated for new glasses. Since these are possible symptoms of allergies, Mrs. Smith’s exam needs to be billed under her medical insurance. Since we are billing her medical insurance for her medical diagnoses, they will not cover her refraction fee (for her glasses Rx) on this day. If Mrs. Smith needs and wants a new glasses Rx at this visit, she will pay the refraction fee (unless she has VSP vision). Upon request, our office would provide Mrs. Smith a receipt to submit to her vision plan for reimbursement. She does have the option to return to the office to use her vision plan for her refraction at a later date.

**Example 2:** Mr. Jones has no complaints but has Diabetes and Hypertension. In this practice, patients with Diabetes and Hypertension will be required to see our MD. Since these are medical diagnoses that affect the eyes, the medical insurance would be billed. The refraction fee would be paid by Mr. Jones (unless he has VSP vision). Upon request, our office would provide Mr. Jones a receipt to submit to his vision plan for reimbursement.

I have read and understand the policies of this practice regarding medical vs. vision insurance.

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

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