



PRECISION EYE CARE
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UNDERSTANDING YOUR INSURANCE

At Precision Eye Care, you will be receiving a comprehensive eye exam with the most state of the art technology as Dr. Yu is committed to providing you with the highest quality eye care available. Not only will we determine how to help provide you with the clearest and most comfortable vision, but our exams include examining your eyes for diseases such as glaucoma, cataracts, dry eye, diabetic retinopathy, among many others.

VISION EYE EXAM VS. MEDICAL EYE EXAM

To understand the difference, one must analyze the different types of eye exams. Even though office visits to an eye care professional are usually categorized as either “routine” or “medical”, this terminology has nothing to do with the steps it takes to perform a comprehensive eye exam not the type of doctor who performs the exam. A comprehensive “routine” vision exam often contains the same elements as a comprehensive “medical” eye exam.

The type of eye exam you have is determined by the reason for your visit or your chief complaint, as well as your diagnosis. Routine vision exams usually produce final diagnoses such as nearsightedness or astigmatism, while medical eye exams produce diagnoses such as conjunctivitis or cataracts. What insurance companies focus on is the reason for your visit.

UNDERSTANDING YOUR COVERAGE

Insurance companies sometimes handle routine eye exams differently than medical eye exams. Your medical insurance may cover a medical eye problem, but not pay for the exam if it is a “routine” eye exam. Many vision plans provide coverage for glasses and contact lenses, or at least give you some type of discount on the doctor’s fees. Your medical insurance will pay for examinations if you have eye health problems. However, if we file the exam with your medical insurance, you can still use your vision plan benefits towards the purchase of glasses or contact lenses.

What happens if you have concerns about eye health but you also need new glasses? Can you have your vision checked even though you have a medical eye problem? The answer, of course, is yes. However, your eye doctor may charge you a refraction fee. Insurance companies usually separate the components of an eye exam, one being the comprehensive exam and the other being the refraction. Typically, vision insurance policies cover both the eye exam and refraction, while medical policies cover the exam only.

A REAL-LIFE EXAMPLE

Let's say your employer provides both types of insurance – medical insurance as well as a separate vision plan, such as Vision Service Plan (VSP). You decide that it's time for your annual eye exam because your glasses are falling apart. So you see your eye care professional for a routine eye exam, and to purchase new glasses. Your doctor's office authorizes your benefits so you proceed with examination. At the end of the exam, your doctor informs you that in addition to a minor prescription change, she/he found signs of glaucoma. You are instructed to return in one week for additional tests.

Remember that your original reason for the visit had been to have an eye exam, and to purchase new glasses. Even though your doctor found signs of glaucoma at the end of the examination, this visit was to get your vision checked for new glasses. But, because at the end of that you are considered a potential glaucoma patient, your medical insurance will cover the additional tests and office visits related to the medical diagnosis of "glaucoma suspect".

WHAT YOU SHOULD KNOW

Although our office is very knowledgeable about insurance plans, remember that it is your responsibility to know the details of your individual plan. It is your benefit to be aware of possible deductibles and co-pays that are part of your plan. Your insurance plan may cover routine vision care, but you might end up paying for it anyway - if your deductible has not yet been met.

VISION VS. MEDICAL PLAN

If my eye doctor determines I am at risk of an eye disorder or eye disease:

- I will be made aware when additional testing and evaluation is necessary to manage my eye health and sight.
- Any testing for my benefit will be billed to my medical health insurance.
- I am aware co-payments and co-insurance are my responsibility at the time of service.

I Understand:

- Precision Eye Care will submit both vision and medical claims when appropriate in order to maximize my benefits.
- Both my vision plan and medical insurance may have co-pays and deductibles, which are due at the time of service.
- For initial treatment and any prescribed follow-up treatment, my vision plan or medical health insurer determines the co-pay or co-insurance due and payable at time of service for each visit.

Print Patient Name: _____

Patient or Guardian Signature: _____ Date Signed: _____