



Understanding Vision Care Plans vs. Medical Insurance

We understand that patients are often confused about the difference between insurance coverage for medical eye care and vision plans for eye examinations, glasses, and/or contact lenses.

Q: When a patient has both medical and vision care insurance, which one is used during your visit with your TSO Doctor of Optometry?

A: It depends on the reason for your visit to the eye doctor.

Vision Care Plans most often pay towards the cost of an eye examination for healthy eyes with “refractive” problems. Refractive problems cause blurry vision like nearsightedness, farsightedness, astigmatism, and presbyopia. The plan may also cover a portion of the cost for glasses and/or contact lenses. The frequency of eye exam coverage by vision care plans is limited – frequently the plan only covers annual or biannual (every-other-year) exams. The same benefit frequency may also apply to glasses and/or contacts.

Medical Insurance covers as many exams and follow-up visits, as well as surgery or diagnostic testing, that is necessary to care for medical causes of blurry vision or ocular symptoms. Examples of these medical conditions include but are not limited to *red eye, dry eye, itchy eyes, cataracts, glaucoma, or diabetes related eye disease*. Additionally, if you suffer from an *injury to your eye* or develop an *eye infection*, your medical plan will be utilized for your visit. Any copays, deductibles, or co-insurance will apply to your visit depending on your medical plan coverage benefit.

In general, **the reason why you scheduled your TSO appointment (often referred to as the “Chief Complaint”) determines which insurance benefit you use.** In the event of an urgent, developing, or previously diagnosed medical condition that needs to be treated or monitored, the medical insurance is used. In limited instances, if you have come to the office with every intention to use your vision care plan for an eye exam and a new pair of glasses or contact lenses but an urgent medical condition needs to be treated before a "Routine Vision Exam" can be conducted, your medical insurance will be utilized in lieu of the vision care plan. For some patients, your medical and vision plans may allow for "Coordination of Benefits" so that some services are billed to one plan and other services to the other.

Our office is committed to helping you understand your insurance benefits while making your appointment as pleasant and positive as possible. Our office staff is highly trained to explain or help clarify any questions you may have.

I have read and agree to these policies for submission of my benefits.

Patient or Guarantor Signature

Date