

## Routine vs Medical Eye Exams

Your reason for visiting the eye doctor and the results of your examination determine whether your insurance company will classify the exam as “routine” or “medical.”

### What is a routine eye exam?

A routine eye exam is defined by insurance companies as an office visit for the purpose of **checking vision, screening for eye disease, and/or updating eyeglass prescriptions**. Routine eye exams produce a diagnosis like **nearsightedness, farsightedness or astigmatism**.

**Vision insurance plans** provide coverage (or discounts) for routine exams, glasses and contact lenses. Most vision insurance plans do not cover **contact lens evaluations**. This fee is collected to evaluate the health of your eye for contact lens wear and to update your contact lens prescription.

In many cases, your medical insurance will not pay for a routine eye exam. By law, Medicare does not pay for routine vision exams.

### Refraction fees

A refraction is the part of an office visit that determines your eyeglass prescription. It typically involves questions like, “which is clearer –one or two”. Medical insurance will not cover the cost of refraction.

### What is a medical eye exam?

A medical eye exam produces a diagnosis like **conjunctivitis, dry eye, allergies or cataracts**, to mention a few. A medical eye exam is also indicated if you have **a medical condition that could affect the health of your eyes**. Examinations to assess an eye complaint or a medical condition are billed to your medical insurance plan. These visits can be subject to **copays, coinsurance, and deductibles**.

Your eye doctor is legally bound by your insurance carrier to follow certain healthcare guidelines regarding billing your insurance. A medical eye exam should be billed to your medical insurance, while a routine vision exam should be billed to either your vision insurance or to you if you are self-pay. A routine eye exam and a medical eye exam may not be combined or billed on the same date.

Because of this, our protocol is to take actionable steps to ensure you have the best experience possible with us. If your exam has the potential to be billed medically, our staff will take time to explain that to you. We will do everything we can to help you understand any medical procedures performed or charges you receive.

**Keep this in mind:** Insurance coverage doesn’t mean payment. Many medical plans have copayments and deductibles that must be met before your insurance will pay any amount towards your bill.