**MEDICAL vs. VISION EXAM**

**What is the difference between a Medical Eye Exam and a Vision Exam?**

Insurance coverage for eye exams varies. Some plans only cover routine or “well vision” exams. Other plans will not pay for your exam unless you have a medical eye condition or disease. Some plans require a referral from your primary care physician. Be sure to check your policy(s) to determine your coverage prior to your appointment.

For insurance purposes, eye examinations are divided into two categories:

**Vision Exam:**

These are routine or “Well Vision” exams for people who have no eye disease or symptoms of disease. Your eyes will be examined for any needed correction (glasses or contact lenses) or any potential indicators of eye disease. If your doctor finds anything abnormal during your vision exam, further testing of a medical nature may be needed at another visit. In that case, your medical insurance will be billed for this visit and the next visit as it is not covered under your vision plan. Routine vision eye exams do not qualify for prescribing medications. ***Yearly diabetic eye exams*** will not be billed to vision insurance unless it is specifically covered in your vision insurance plans as it is considered a medical condition.

**Medical Exam:**

This is a medically necessary comprehensive examination for the diagnosis and treatment of diseases and conditions of the eye. This exam evaluates the reasons for the symptoms and assesses any medical or surgical treatment needed. Some conditions evaluated with medical eye exams include dry eyes, eye infections, flashes and floaters, cataracts, glaucoma, diabetic retinopathy, macular degeneration and many other potentially sight-threatening diseases.

**Refraction:**

Most patients will have a refraction done during either type of exam. A refraction is a diagnostic test used to determine your best corrected vision. For some medical conditions a refraction is needed even when eyeglasses are not prescribed by the doctor. The majority of medical insurance companies do not cover this procedure. If your insurance does not cover your refraction (diagnostic code 92015), you will be asked to pay the **REFRACTION FEE of $35.00 if you request a glasses prescription within one year of your medical eye exam. This fee is non-refundable**.

**By signing below, I agree to pay the $35.00 REFRACTION FEE and understand the difference between a vision and a medical exam. I have also been given an opportunity to ask any questions and they have been answered to the fullest of my satisfaction and comprehension. I further understand that this is not covered under my insurance company and therefore it will not be billed to such insurance.**

**Patient’s Name**: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_**Patient’s Signature**: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_**Date**: \_\_\_\_\_\_\_\_\_\_\_\_\_\_