

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, well eye 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 would be billed. Routine vision eye exams do not qualify for prescribing medications. Yearly diabetic eye exams will not be billed to insurance under vision coverage.

Medical Exam:

This is a medically necessary comprehensive examination for the diagnosis and treatment of diseases and conditions of the eye performed by a physician/surgeon. This exam evaluates the reasons for the symptoms and assesses any treatment needed. Some conditions evaluated with medical eye exams include cataracts, glaucoma, diabetic retinopathy, macular degeneration and many other potentially sight-threatening diseases.

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. The majority of insurance companies do not cover this procedure. If your insurance does not cover your refraction, you will be asked to pay the fee of \$20.

Patient Signature: _____ Printed name _____

Date: _____