

Medical vs. Vision Insurance

An optometrist is a specialized eye doctor and provides very comprehensive eye exams. However, optometrists can also provide medical eye care for people with eye disorders, including and not limited to allergies in the eyes, diabetes, corneal disorders, etc.

For Patients with BOTH Medical and Vision Coverage

Your vision insurance is intended to provide you with a baseline eye exam. If you are being evaluated for medical reasons (corneal disorders, diabetes, cataracts, glaucoma suspect, double vision, foreign object in the eye, etc.), you are being provided with medical care. Typically your vision company does not provide coverage for medical care. Therefore, we will file a claim with your medical insurance for visits related to medical complaints and problems.

For Patients without Vision Coverage

If you are being seen for a routine eye exam and do not have vision coverage, your medical insurance will not pay for the exam. However, if you have a medical problem (corneal disorders, diabetes, a lazy eye, cataracts, glaucoma suspect, double vision, foreign body, etc.), your visit is considered a medical problem and can be billed to your medical plan.

Please be aware that many medical plans are no longer paying for eye exams because of a diagnosis of blurred vision or a headache. They are considering this a routine vision exam and are often not paying for the exam.

Our billers will determine the appropriate plan (medical or vision) to file your claim, based on the results of your exam.

When your visit is for a routine eye evaluation, we collect the total fee at the time of service unless we participate with your vision plan. If we are participating (with your vision plan), we will follow your plan's guidelines collecting applicable copay and/or co-insurance at the time of service.