



MEDICAL INSURANCE VS VISION DISCOUNT PLANS

We often have patients that have both a vision discount plan (VSP, EyeMed, Spectera) and medical insurance (Blue Cross, Aetna, Blue Shield, or Medicare). They are very different in terms of the services they cover, and it's important for our patients to understand these differences.

Medical Insurance — When a medical condition or diagnosis is present such as cataracts, glaucoma, high blood pressure, diabetes, or any other condition related to the health of the eye, it is necessary for the doctor to provide you with a comprehensive ocular health exam. In this case, we will file a claim to your major medical insurance carrier. Most carriers will pay a portion of some diagnostic tests needed to determine, diagnose, and treat medical conditions related to your ocular health.

Vision Discount Plans (VSP, EyeMed, Spectera) — Vision coverage through most vision discount plans is mainly designed to determine the prescription for glasses or contact lenses ONLY. This does not include a detailed examination of the health of the eye or any diagnostic tests needed to determine medical conditions. As per page 1.8 of the VSP Manual, VSP is considered SECONDARY to any and all medical insurances, including but not limited to Medicare, BCBS, Lovelace, Cigna, Aetna, Tricare, Presbyterian, Lovelace, Humana, Principal, etc. As such, if you have diabetes, cataracts, macular degeneration, use medications that have potential ocular side effects, glaucoma, or any other medically related eye condition, your medical insurance is PRIMARY, while your vision plan is SECONDARY. Under no circumstances does VSP cover any form of exam requiring medical treatment of the eye or a prescription for medication.

There is often no way to know prior to your examination which type of insurance will be the right one to file your claim with. We make every effort to join as many insurance panels, both medical and vision, as we can for your convenience. If we are on your insurance company's panel we will file those claims for you. In the event that we do not accept your medical or vision insurance we will provide you with an itemized receipt so that you may file a claim for reimbursement with your insurance company yourself.

I understand the information I've just read about the difference between vision discount plans and medical insurance. I authorize Northeast Eye Care to file my claim with the appropriate insurance based on the reason for my visit and the

Signed: _____