

INSURANCE MATTERS

Insurance benefits and coverages can be confusing and even intimidating, so it is our hope to help you to understand more about your insurance plan(s) and how it relates to your visit with us. We are committed to providing you with the most comprehensive eye care using the highest quality technology available today. Please know that our doctors strive to be compliant with all the standards and regulations of all the insurance companies with whom we are credentialed, and this may require adjustments in some of our office policies and procedures from time to time. As your eye care provider our relationship is with you, our patient, not with your insurance company. Your insurance policy is an agreement between you and the insurance company and perhaps your employer, and our practice is not directly a party to that agreement.

1. Our staff will do all we can to see that you derive the maximum benefit from your insurance coverage, however you are always the ultimate responsible party to know your benefit limits, copays, deductibles, etc., and you are ultimately responsible for the fees incurred for your visit(s).
2. Not all insurance companies are the same insofar as allowances and benefits, and although that should be obvious often there can be misunderstandings or confusion about what is covered. We are happy to assist you in understanding benefits and answer any questions before the doctor sees you.
3. Many of our insured patients have both “routine vision” plans and major medical/health plans, and in these cases the doctor will consult with you to make the determination and recommend which plan will best cover your needs and provide the services necessary to care for your vision and eye health in the most comprehensive manner.
4. It is very important to understand that routine vision plans do not cover any aspect of medical services for eyecare. These plans are generally designed to give you a “wellness” vision assessment along with an eye health screening. In addition there will usually be benefits or allowances for lenses, frames, or contact lenses. Anything related to medical care of your eyes including but not limited to symptoms, testing, apparent or possible eye disease, and the medical decision-making by the doctor come under your health insurance.
5. For our contact lens patients the benefits related to contacts can often be confusing. There may be no benefits at all for the evaluation and management of a contact lens prescription, or that service and its fee may be “bundled” with the actual lens benefits or allowances. There is **always** an evaluation/management fee for contact lens wearers upon writing or renewing a prescription for contact lenses even if there is no change in the prescription. Contact lens prescriptions inherently require added decision-making, responsibilities, and liabilities on the doctor’s part, so that will always be reflected in the insurance calculations and claims paid by the insurance or sometimes out of pocket by the patient.

_____ Patient’s signature/Date