

Routine Eye Examinations, Medical Eye Examinations and Refractions

There are two ways of categorizing an eye examination. Your eye examination may be defined as either “Routine” or “Medical”. There often is no difference between the components of a routine examination and a medical examination. The type of examination is determined by the reason for your visit as well as your diagnosis.

Routine eye examinations: A routine eye examination takes place when you come for an eye examination without any medical eye problem, and there are *no symptoms* except for visual changes that can be corrected by eyeglasses or contact lenses. The doctor screens the eyes for disease and finds *no medical problems*. Also performed during the routine eye examination is a separate test called a *refraction*. This is a measurement that the doctor takes with an instrument called a phoropter that holds corrective lenses in front of your eyes. You may hear the doctor ask you to choose which lenses you prefer, “one or two”. This helps the doctor determine the best correction to provide your eyes with the clearest vision possible and results in the determination of your eyeglass prescription. This test can also provide the doctor with information regarding your eye health and can help the doctor detect eye diseases. Typically, vision insurance plans will cover the *routine* eye examination and the refraction. Examples of vision insurance plans include: Vision Service Plan (VSP), EyeMed, Superior, Vision Benefits of America (VBA).

Medical eye examinations: Your visit will be coded as a “medical eye examination” whenever you are being **evaluated** or **treated** for a medical condition or symptom that you bring up, eye problems you tell our staff about, or a condition that the doctor finds during the examination. Examples that will necessitate your visit being submitted to your medical insurance include: headache, eye irritation, red eyes, dry eyes, floaters, double vision, vision loss, diabetes, cataracts, glaucoma, macular degeneration, and others. This type of eye examination will be submitted to your *medical* insurance plan. Many of these plans, including Medicare or Aetna, do not cover a refraction (the test to determine your eyeglasses prescription) or eyeglasses.

A Real Life Example Let’s say you have both medical insurance and a separate vision plan, such as Vision Service Plan (VSP). You decide to see your eye doctor for your annual exam because you would like new eyeglasses. At the end of the examination, your doctor informs you that, in addition to a minor prescription change, you have signs of glaucoma and you are instructed to return for further tests.

Remember that your original reason for the visit was to get an eye examination and purchase new glasses. Since your doctor discovered a diagnosis of glaucoma at the end of your exam, you will be considered a “glaucoma suspect” because it was determined that you are at risk for glaucoma. This is now a medical diagnosis, and *any further testing you have, including your next eye examination, will be billed as a medical examination to your medical insurance plan.*

In summary, how your eye examination will be submitted to your insurance carrier will depend not only upon what you tell your doctor, but also what the doctor finds upon examination. Regular eye examinations are important to maintain your vision and eye health for your lifetime. It is important that you are aware of your insurance benefits and how they apply to your visit, so you will know how the billing for your visit will be handled. Remember that is not your doctor’s responsibility to know the details of your individual plan; it is to your benefit to be aware of what your own medical or vision plan contributes toward your visit, what possible deductibles you must meet and what co-pays you may be responsible for. If you have any questions, please ask a member of our staff and we would be happy to help you.

Patient Name (Print) _____ Patient Signature _____

Date _____