

# OPTICARE-FORKS VISION CLINIC

## About Your Insurance

There are two types of insurance plans that will help pay for your eye care services and products. You may have both types and OPTICARE-Forks Vision Clinic accepts most plans in both categories:

1. Vision plans (such as VSP and Superior Vision)
  2. Medical insurance (such as BlueCross BlueShield, Medicare and others)
- Vision plans only cover *routine* vision wellness exams, along with eyeglasses and contact lenses. Vision plans do not cover medical eye care (the diagnosis, management or treatment of eye health problems).
  - Medical insurance (or health insurance) must be used for *medical* eye care. (Some medical insurance plans may have a wellness benefit that includes a routine vision wellness exam.)
  - A routine vision wellness exam is defined when the only diagnosis is refractive in nature (myopia or astigmatism, for example).
  - A medical eye exam is when the diagnosis is anything other than refractive (glaucoma, cataract, dry eye syndrome, and many others).
  - Medical insurance must be used if you have an eye health problem or systemic health problem that has possible ocular complications. This includes medications that have ocular side effects. Your doctor will determine if these conditions apply to you, however some are determined by your case history.
  - Some medical insurance plans, such as managed care plans, may require that you receive a referral from your primary care doctor prior to your appointment for medical eye care at our clinic. Please refer to your insurance manual or call your insurance member services for clarification on medical services needing a referral.
  - If you have both types of insurance plans it may be necessary for us to bill some services to one plan and some services to the other. We will follow a procedure called coordination of benefits to do this properly and to minimize your out-of-pocket expense.
  - We will bill your vision plan or medical insurance for services if we are a participating provider for that company. If we are not a provider, you may submit your own claim for reimbursement of the fees you pay.
  - We will work to obtain verification of active coverage and an estimate of benefits for your insurance plan prior to your appointment.
  - We will send you a statement for any fees determined by your insurance company to be your responsibility, such as deductibles, co-pays, co-insurance or non-covered services as allowed by the insurance contract.

Please provide your insurance card(s) to our staff member at each visit so we may make a copy. Having a copy of your medical insurance card or Medicare card on file is necessary for billing your insurance for any medical services received.

I have read and accept these policies.

---

Patient name (Print)

---

Patient signature (Parent signature if child)

---

Date