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Vision vs. Medical Insurance

Most people have both vision and medical insurance. They are very different in terms of the services they cover, and it is important to understand those differences. Vision coverage is mainly designed to determine a prescription for glasses, help pay for glasses or contacts, and screen for medical conditions. It is not designed to be used for medical conditions, diagnostic or screening tests, or treatment plans. Some medical plans have a vision benefit.

When a medical diagnosis or condition is present (such as diabetes) or an eye disease (such as infections, dry eye, allergies, cataracts, etc.), it is necessary to file the claim for your visit to your medical plan, and the co-pays, co-insurance, non-covered services, and deductibles apply. Vision insurance does not cover medical eye problems. **Our office does not make the rules; they are defined by insurance carriers, and we are required to follow them.**

In most cases, it is difficult to know prior to examination which type of insurance will apply or with whom our office will be able to file a claim for you. We make every effort to determine as much information for you in advance. We will need a copy of your vision card (if you have one) and your medical insurance card at check-in.

I understand the paragraphs above and authorize Vision Source to file a claim on my behalf, and I understand that I am responsible for any co-pays, co-insurance or deductible not yet met.

Signature______________________________________ Date______________________