



West Broward Eyecare Associates

Updated Insurance Policies

What is a routine eye exam?

A **routine eye exam** is defined as a basic screening to check vision and update your prescription. Your individual vision plan usually covers a routine exam and may cover eyeglasses and/or contact lenses.

A routine eye exam is billed to your vision plan. Vision plans do not cover diagnosis, management and treatment of ocular diseases.

Vision Plan Examples: Eyemed, VSP, etc

What does Medical Insurance cover?

Depending on your policy, if you have a **medical diagnosis** such as cataracts, diabetes, or infection your medical insurance may cover a medical eye exam including diagnosis, testing, treatment, and follow up visits.

Your medical insurance **must** be billed if the doctor determines you have any eye health problem or systemic condition which has ocular complications (or medical diagnosis).

Medical Insurance Examples: Medicare, Aetna, Blue Cross & Blue Shield, United Healthcare, etc.

What is a Refraction?

The **refraction** is the process your doctor performs to determine your eyeglass prescription.

Vision plan policies generally cover both the routine eye exam and the refraction.

Medical insurance will not cover the cost of the refraction. By law, Medicare does not pay for routine vision exams or refractions (only medical eye exams).

Chronic Conditions & Diabetic Exams

Chronic conditions such as **glaucoma, dry eyes, diabetes, and macular degeneration** can have long term vision consequences. These require a more complex ocular health exam, testing, and treatment which is not covered by vision plans but may be covered by medical insurance.

If you want to use your Vision Plan for your **diabetic eye exam**, there will be a **\$75 fee** for the required retinal imaging, testing to evaluate diabetic retinopathy, and diabetic letter to your primary doctor as these are not performed with a routine eye exam.

I authorize the release of any medical or other information necessary to process my insurance claim and payment of benefits to West Broward Eyecare Associates. I understand that I will be responsible for payment of all charges, co-payments, deductibles, and non-covered fees incurred for services rendered from this office. **Please provide BOTH your Vision Plan and Medical Insurance cards in order to best coordinate benefits.**

Digital Retinal Imaging

Our office now performs a state-of-the-art diagnostic procedure called 'Digital Retinal Imaging' which takes photographs of the back of the eye (retina). These photos aid the doctor in early detection of many disorders including **cataracts, glaucoma, diabetic retinopathy, macular degeneration, retinal detachments** and other vision threatening conditions. This procedure is recommended by the doctors to ALL patients every year.

There is a \$39 fee for this procedure.

Patient/Guardian Signature: _____ Date: _____