

# UNDERSTANDING THE DIFFERENCE BETWEEN VISION EXAMS AND MEDICAL EYE EXAMS

Vision plans and medical insurance are very different in terms of the services they cover, and it is important for patients to understand these differences.

## What Patients Need to Know

### Doctors of Optometry:

- ✓ Are legally and ethically required to explore and investigate any vision loss or sight threatening conditions
- ✓ Will determine the appropriate exam, testing and plan for any condition
- ✓ Will determine appropriate insurance filing type (medical or vision) based on reason for visit/exam results
- ✓ Will file claims for you if they participate in your particular plan



Insurance is complicated and varies from plan to plan. The patient must be aware of coverage specifics, deductibles, co-pays and co-insurance for their plan and are responsible for all payment amounts required.

## Vision Care Exams Defined



- No medical problems
- Routine examinations



### Vision care exams only cover:

- Refractive services - need for glasses contact lenses
- Basic evaluation of eye health
- No particular symptoms or problems



### Vision exams do not cover:

- Any medical testing
- Any diagnostic testing
- Any medical treatment/therapy

## Medical Eye Exams Defined



Medical exams are comprehensive or problem-focused evaluations of problems affecting the eyes and visual system



### Medical eye exams:

Do not typically include refraction or need for prescription glasses per medical insurance rules



### Medical eye problem examples:

- Having diabetes, hypertension or other systemic diseases that impact eye health
- Cataracts
- Eye infection/red eyes
- Glaucoma or glaucoma suspect
- Macular degeneration
- Dry eyes/allergies
- Use of certain high-risk medications
- Prior history of ocular surgery, injury or disease



Doctors of Optometry often must utilize medical insurance, not vision insurance, for all medical eye conditions



Applicable copays/deductibles apply as they would for any medical encounter