

IMPORTANT INFORMATION REGARDING YOUR MEDICAL AND VISION INSURANCE

At Tozer Lee Eye Center we accept two types of insurance; **medical and vision**.

We want to provide you with answers to some Frequently Asked Questions regarding medical and vision insurance.

1. Does Tozer Lee Eye Center accept all vision insurances?

- a. No. Tozer Lee Eye Center only participates with VSP vision insurance. If you have a vision rider with your medical insurance for routine examinations, we do not participate with the vision even if we participate with the medical. We do not bill out of network vision claims.

2. Does Tozer Lee Eye Center accept my medical insurance?

- a. Please check with our office and your insurance company to verify participation.

3. How is medical and vision insurance different?

- a. **Vision (VSP) insurance:** is designed to pay toward a comprehensive “routine” eye examination that checks for but finds no medical problems. Examples of “routine” examinations include presbyopia, myopia, hypermetropia, astigmatism.
- b. **Medical insurance:** is designed to pay toward eye care visits that are medical in nature. Example of medical visits include glaucoma, cataracts, diabetes, macular degeneration, eye infection, floaters, eyelid styes.

4. What does medical and vision insurance pay for?

- a. **Vision (VSP) insurance:** Determining your eyeglass prescription, glasses, or contacts. What your vision insurance pays for and your out-of-pocket cost are determined by the services rendered and your vision coverage.
- b. **Medical insurance:** When the main reason for the exam is a medical diagnosis as listed in question 3, we are required to submit to medical insurance, not vision insurance.

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5. What doesn't medical and vision insurance pay for?

- a. **Vision (VSP) insurance:** any claim with medical diagnosis and sometimes they do not cover contact lens fitting.
- b. **Medical insurance:** In most cases, comprehensive examination that is medical in nature does not pay for eyeglass prescriptions/refractions.

6. What if I have Medicare?

- a. If your provider has diagnosed a medical condition such as listed in question 3 or another eye health disorder, your visit will be billed to Medicare. Medicare will determine the medical necessity of how the claim will be processed. Medicare never pays for refractions (the test that is performed to determine your eyeglass prescription), no matter the diagnosis. Sometimes a problem like blurred vision is due to a change in glasses prescription, but sometimes it is due to an eye health problem.

7. How do I know if my exam is going to be billed medical or vision?

- a. Ultimately the provider is the one who determines how the exam is billed after the examination findings.

- ❖ If you have both medical insurance and VSP vision insurance, our office will coordinate the benefits to minimize your out-of-pocket costs.
- ❖ If you have further questions that your insurance cannot assist you with, you may call our billing department at 480.947.4493 option 7.

Thank you for entrusting Tozer Lee Eye Center with your vision care.