

Health Insurance or Vision Discount Plan, Which One is Which?

If there is one question we get more than any other, its “do you take my insurance?” While this is a relatively simple question, the answer is somewhat more complex, and I hope to simply things, at least a little, with this paper.

If you’re like many of our patients, you actually have two different companies that provide coverage for your eyes. The first one that comes to mind are the vision discount plans; such as VSP, EyeMed, and Davis Vision. The second in your health insurance; such as Carefirst, Aetna, Cigna, Medicare, etc. Each one has its own set of benefits and allowances, and each one has a specific function when it comes to your eye health and vision. So, the next questions are, which is which, and when do I use each of them? Let’s try to unpack that.

Your vision discount plan, such as VSP, was created as a way to help ensure our patients receive an annual eye wellness examination and vision evaluation, and to help save a little bit of money on glasses and contact lenses. The outcome of that wellness visit may result in prescribing eyeglasses and contact lenses, a discussion about the health of the eyes and how your eye health relates to your overall health, and possibly a medical treatment plan to address any conditions discovered during the wellness examination. These plans usually have a co-payment amount for the examination and then certain allowances toward the purchase of glasses and contact lenses.

Sometimes during an eye wellness examination, we might find that there is an issue with your eyes. It could be seasonal allergies, chronic dry eye, cataracts, glaucoma, macular degeneration, or any one of a long list of other potential eye conditions. This is where your health insurance comes in. Where the vision discount plans aren’t designed to help with eye medical treatment and follow-ups, your health insurance is. Many times, we’ll plan an office visit after your eye wellness examination to gather more information through specialized testing to confirm a diagnosis, or to follow-up on treatment initiated during your eye wellness examination. Eye emergencies can happen at any time, and these are another example of a time your health insurance would be used. “Pink eye,” eye injuries, flashes and floaters, and foreign body removal are examples of some of the eye emergencies we treat in our office. We also treat more chronic issues with the eyes, such as cataracts, glaucoma, macular degeneration, chronic dry eye, and diabetic eye disease, just to mention a few. When dealing with your health insurance, there usually is a copayment amount for the office visit and special tests, and in some instances a deductible amount or co-insurance amount that your health plan will let us know about when we file a claim for your care. Those are generally billed to you after the health insurance company has paid their portion of the services.

Here’s where it gets really confusing...what if we’re monitoring your eyes for a chronic condition, such as diabetes, but you are coming in for your annual eye wellness examination; who do we bill for that visit? We bill your health insurance first, then to the vision discount plan and any other remaining amounts to you, as instructed by the health insurance plan. This is called Coordination of Benefits.

Even though our office staff does their very best to pre-authorize services before your visit, the insurance companies tell us that prior authorization is not a guarantee of coverage, and sometimes, even though we’ve checked with the health insurance before your visit, they still deny coverage for the visit. Though these instances are rare, they do sometimes happen. In those rare circumstances, we’ll

attempt to get the insurance company to reconsider, but sometimes the charges must be forwarded to you.

I hope this helps to clarify the confusing mess we have to deal with when working with these different plans, but if you have any questions about your specific plans or coverage, visit our website at www.AnnandaleEyeCare.com, or call us at (703) 941-4111. We'll do our best to help answer your questions.

Courtney Thelen, O.D.

