FAMILY EYE CARE OF O'Fallon, P.C.

Understanding Your Coverage: Vision vs. Medical Insurance

Why do I have two types of insurance?

At Family Eye Care of O'Fallon, our doctors provide both **routine wellness exams** and **medical eye care**. Depending on the reason for your visit and the doctor's findings, we may be required to bill your **Vision Plan** (e.g., VSP, EyeMed) or your **Major Medical Insurance** (e.g., BCBS, Medicare, UnitedHealthcare).

The Main Differences

Vision Plans	**Major Medical Insurance**
Covers "Routine" wellness exams.	Covers "Medical" eye care.
Focuses on updating prescriptions for glasses or contact lenses.	Focuses on diagnosing and treating eye diseases or systemic health issues.
Includes a screening of overall eye health.	Required for conditions like Dry Eye, Glaucoma, Cataracts, Diabetes, or Eye infections.
Typically has a set co-pay for the exam.	Subject to your medical co-pays and annual deductibles.

When does a "Routine" exam become "Medical"?

This is the most common area of confusion. If you are here for a routine check-up, but the doctor discovers a medical issue (such as high eye pressure, retinal thinning, or severe dry eye), the exam may transition from "Vision" to "Medical."

Why does this happen?

1. **Standard of Care:** Once a medical condition is found, the doctor must perform a more complex evaluation than a standard vision screening allows.
2. **Legal Coding:** Insurance regulations require us to bill the insurance that corresponds to the primary diagnosis of the day.

What about my EyeGlass Benefit?

Even if your exam is billed to your **Medical Insurance**, you can still use your **Vision Plan** benefits to purchase your frames, lenses, or contact lenses!

Our Promise to You

Insurance is complicated, but we are here to help. If the doctor determines your visit is medical, we will do our best to inform you during the appointment. However, because every plan is different, we encourage you to be familiar with your medical deductible and co-pay amounts.

Family Eye Care of O'Fallon

Please Note: Insurance is a contract between you and your provider. While our team is highly experienced in navigating these plans, we cannot guarantee how your specific insurance company will process a claim.

- **Co-Payments & Deductibles:** All co-payments, co-insurance, and unmet deductibles are due at the time of service. These amounts are determined by your insurance plan, not by Family Eye Care.
- **Medical Necessity:** During a routine vision exam, if the doctor discovers a condition requiring medical attention (such as high eye pressure, cataracts, or retinal issues), the visit or subsequent testing may be billed to your **Medical Insurance** rather than your Vision Plan.
- **Referrals:** If your medical insurance requires a referral from your primary care physician (PCP), please ensure this is in place prior to your appointment to avoid delays in care.
- **Out-of-Network:** If we are not a "preferred provider" for your specific plan, we are happy to provide you with an itemized receipt (superbill) so that you may seek reimbursement directly from your insurance company.