

# BLUE SPRINGS FAMILY EYECARE INSURANCE AGREEMENT

Most people have vision insurance and medical insurance. They are very different in terms of the services they cover and it's important for our patients to understand those differences. Vision coverage (VSP, EyeMed, NVA, etc.) is mainly designed to determine a prescription for glasses and is not equipped to deal with complex medical conditions and/or diagnoses. It does allow for screenings of conditions, but once they are determined, then medical insurance is filed on those services. When a medical condition is present (diabetes, cataracts, dry eye, allergies, floaters, etc.) it is necessary to file the visit with your major medical carrier (BCBC, Aetna, UHC, Cigna, etc.) and the co-pays for that insurance will apply. Insurance carriers set these rules and our office is required to follow them. In most cases, there is no way to know prior to the examination which type of insurance our office will be able to file for you.

1. If you have ANY problems or complaints that MAY be attributable to a medical condition which requires a more in-depth investigation and additional medical decision-making to rule out any underlying eye disease, we will accordingly bill your MEDICAL insurance, NOT your vision plan. These include, but are not limited to:

New or sudden blurry vision	Eye pain or redness
Flashes or floaters	Headaches
Dry or itchy eyes	Loss of vision
Eyestrain or double vision	Headlight glare

2. There are a variety of systemic conditions that can profoundly and permanently affect a patient's vision that require a more in-depth investigation, which may include additional testing, follow-up visits, and reports to your primary care physician. This type of examination is NOT covered under vision plans, and we will bill your MEDICAL insurance, NOT your vision plan. These include, but are not limited to:

Diabetes	Lupus or auto-immune disease
Hypertension	High-risk medications (Plaquenil)
Thyroid disease	

3. If you have previously been diagnosed by another eye doctor for any eye issues that require medical decision-making, treatment, or management, we will bill your MEDICAL insurance, NOT your vision plan. These include, but are not limited to:

Cataracts	Macular or retinal disease
Amblyopic/lazy eye	History of eye surgery
Glaucoma/high eye pressure	Choroidal nevus

We make every effort to be on every major carrier for your convenience and we will file those claims for you. In the event we do not take your insurance, we will provide you with an itemized receipt so that you may file with your carrier for reimbursement. If you have any questions, please let us know.

**I understand the paragraphs above & authorize Dr. Wendy K. Parsons and Dr. Chelsea A. Scrivens to file my insurance by the above guidelines.**

Signature \_\_\_\_\_ Date \_\_\_\_\_