



The Truth About Insurance

At Aldridge Eye Institute, our mission is to provide the highest quality service with the latest technology available today. We will do whatever is required to maintain your vision and eye health for your entire life. But sometimes this conflicts with your insurance coverage.

Insurance companies are for-profit companies designed to make money and be profitable, **NOT** provide comprehensive vision care and materials to you. Insurance companies are **NOT** experts or authorities on vision care.

Facts About Vision Insurance

1. No vision insurance plan pays 100% of all vision fees. All insurance plans have limitations, such as maximum allowances for the year and co-payments on services or materials.
2. Insurances will tell you that they cover your vision care. However, what is covered is determined by what the company calls “usual and customary”. These standards are established by the insurance companies and are usually well below what is accepted as good eye care.
3. We do all of the work in filing your insurance for you. However, keep in mind that you are responsible for any co-pays and non-covered charges on the day service is rendered. We ask that you work with us when your insurance does not pay. If, after 90 days, the insurance company has not paid its portion, you are responsible for the balance due.

Facts About Medical Insurance

1. If you do not have a medical issue related to your eyes your medical insurance will not cover your eye exam.
2. Medical insurance does not pay for a “Refraction” A refraction is the portion of the exam where we test your eyes to find out what your current prescription is. You are responsible for this service because health insurance companies classify it as “non-covered” even if the rest of the visit is medical in nature.
3. At the time of your visit you will need to pay any applicable insurance co-pays as well as for the refraction.
4. If your visit is medical in nature we are more than happy to file the visit with the health insurance you present us on the day of your appointment. Please be aware that you will be responsible for any deductibles or co-insurance your policy applies to the visit after the claim is filed on your behalf.
5. If after 90 days your insurance has not paid their portion; you will be responsible for the bill.

Please present your most current Vision/Health insurance cards. We can only file the insurance you present at the time of your visit, as the claim is processed and submitted that same day.

Insurance is a contract between you and your insurance company, not between the insurance carrier and our office.

I have read and understand the insurance explanation

Patient Signature _____ Print Name _____ Date _____