



Patient Insurance Support

We know that understanding your insurance can seem especially difficult these days. Unfortunately, most insurances will only give us limited information because we aren't you, the patient. In an effort to continue to provide excellent customer/patient service, we have designed this "cheat sheet" for you to use when speaking with your insurance provider. Asking the questions provided will give you the answers you need to understand your benefits as they pertain to eye care.

You can find the appropriate number to call for member services on the back of your insurance card. Here are some questions you can ask a representative to get a better idea of your coverage:

- Do I have routine eye exam coverage or a routine benefit? YES NO
 - Do I have a medical benefit? YES NO
 - If so, how much? \$ _____
 - Is my benefit through a "rider"? YES NO
 - When am I eligible for an exam? Annually Biannually

- Do I have a co-pay or any other patient responsibility? YES NO
 - If so, how much? \$ _____

- Do I have a deductible? YES NO
 - If so, how much has been met? \$ _____

- Is a refraction covered (Code: 92015. This is always the code used to tell you your prescription for glasses and contact lenses)? YES NO

****If you are a Medicare user:**

Do you have a replacement plan or a Medicare supplement? YES NO.

The replacement plan is always billed as primary insurance over Medicare. Medicare is never a secondary insurance and they will not pay any portion of your bill that the replacement plan does not cover.

Medicare does not cover refractions and does not provide a hardware benefit for routine glasses. Medicare may cover a portion of your glasses due to a diagnosis of disease or for medical necessity. Some replacement plans do cover refractions, but most do not. *If you call the number on the back of your card, the representative will be able to tell you if you have a refraction benefit.*