

MEDICAL VS. VISION EXAM

WHAT'S THE DIFFERENCE BETWEEN A MEDICAL EYE EXAM AND A VISION EXAM?

For insurance purposes, eye examinations are divided into two categories:

VISION EXAM

These are routine or "Well Vision" exams for people who have no eye disease or symptoms of disease. Your eyes will be examined for any needed correction (glasses or contact lenses) or any potential indicators of eye disease. A vision exam may indicate that you need to get a medical eye exam but it DOES NOT substitute for a comprehensive medical eye exam.

Routine vision eye exams do not qualify for prescribing medications. Yearly diabetic eye exams will not be billed to insurance under vision coverage.

MEDICAL EXAM

This is a medically necessary comprehensive examination for the diagnosis and treatment of diseases and conditions of the eye performed by a physician/surgeon. This exam evaluates the reasons for the symptoms and assesses any treatment needed. Some conditions evaluated with medical eye exams include cataracts, glaucoma, diabetic retinopathy, macular degeneration and many other potentially sight-threatening diseases. A refraction, which is the determination of your eyeglass prescription, is a necessary part of a medical exam but may NOT be covered under your insurance.

Insurance coverage for eye exams varies. Some plans only cover routine, well eye exams. Other plans will not pay for your exam unless you have a medical eye condition or disease. Some plans require a referral from your primary care physician. Be sure to check your policy(s) to determine your coverage or ask one of our knowledgeable staff members.



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