

ASSOCIATED EYE CARE, INC.

FAQ – Medical Exam or 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; 1) vision exams, and 2) medical exams. It's often difficult to understand the difference, since vision exams often contain the same elements as medical exams.

Vision exams are routine or “well-vision” exams for people who have no eye disease or symptoms of disease. Your eyes are examined for any needed correction (such as glasses or contact lenses) and any potential indicators of eye disease. Vision exams usually produce a final diagnosis such as nearsightedness or astigmatism.

Medical exams are medically necessary for the diagnosis and treatment of diseases and conditions of the eye. Your eye care professional evaluates the reasons for the symptoms and assesses any treatment needed. Medical eye exams produce diagnoses such as cataracts, glaucoma, diabetic retinopathy, macular degeneration, and many other potentially sight-threatening diseases. A refraction, which is the determination of your eyeglass prescription, is sometimes a necessary part of a medical exam.

What does my vision plan cover?

Usually, vision plans cover a thorough screening for eye diseases/disorders, and a refraction to determine your eyeglass prescription. Many vision plans also provide coverage or discounts for glasses and contact lenses. Vision plans do not cover medical eye exams.

What does my health insurance cover?

Medical eye exams are covered by your major medical insurance, subject to copays, coinsurance, and plan deductibles. Some medical insurance plans will cover one routine vision eye exam every two years in addition to covering eye exams for medical eye problems. Be sure to check with your insurance company to determine coverage.

What else do I need to know?

Even if your eye exam is billed to your medical insurance, you may still use a vision plan to purchase eyeglasses or contacts.