

A Medical Eye Exam Vs. A Routine Vision Exam

The eye care medical field has an unusual split between two different types of insurance for covering eye issues: Health Insurance and Vision Insurance.

When most people think about getting an eye exam, they're thinking about their vision and whether they need glasses or contact lenses. They don't usually think of it as a medical exam.

A lot of terms are thrown around, like medical eye exam, comprehensive eye exam, routine vision exam, and there ARE differences between different types of eye examinations.

When it comes to your eye care, how do you know what you're getting, and what you actually need?

Originally, health insurance was created to take care of health "problems" and wasn't designed to cover "routine," or "wellness" exams. Since health insurance wasn't going to cover "routine" eye exams, the vision insurance industry arose to help insure those routine exams as well as the glasses and/or contacts.

A Medical Eye Exam

The eye acts as a window through which we can see other things occurring in the body: High blood pressure, diabetes, certain tumors, strokes, cancer, and more are often seen in the eye (sometimes before you know you have them).

Plus the eye itself has its own diseases: [Glaucoma](#), [macular degeneration](#), [cataracts](#), corneal diseases and retinal detachments are all medical issues with the eyes, not things that can be fixed with glasses or contacts. When we say we are doing a medical eye exam, those are the kinds of things we're evaluating.

A medical eye exam differs from a routine vision exam in that it is an exam where we're evaluating or treating a patient for some sort of medical condition or problem.

A Routine or Wellness Vision Exam

Routine vision exams have more to do with what most people think of as a classic eye exam. This is when the eye doctor will determine your prescription by doing a [refraction](#), checking your vision to determine if you need glasses or contact lenses.

Along with your refraction, you'll receive an overall evaluation of the eye to make sure there are no medical issues arising and that your eyes are generally healthy. This is not considered a medical exam, because there is nothing wrong or medically harmful about needing glasses, it simply has to do with whether or not lenses can give you sharper, clearer vision.

Will My Insurance Pay For This?

There are differences in what the insurance will cover as a reason for the exam. Vision insurance typically covers ONLY routine exams. Those are exams during which you are coming in specifically to get your vision, glasses and/or contact lens prescription checked and get the overall general health of your eyes evaluated.

That means you CAN'T have a medical complaint about your eyes you want the doctor to deal with.

- Eyes itchy? Need to use your medical/health insurance.
- Dry eyes? Need to use your medical/health insurance.
- Have a cataract? Glaucoma? Macular Degeneration? Can't see clear even with your glasses? Need to use your medical/health insurance.

Your eye doctor must follow healthcare guidelines regarding billing your insurance. A medical eye exam should be billed to your medical insurance, while a routine vision exam should be billed to your vision insurance.

Here's the real kicker: Your health insurance will cover your medical eye problems and your vision insurance will cover your refraction, BUT you can't use both insurances at the same visit.

We will Help You Understand the Differences

We understand how confusing medical terminology and insurances can be. We want to help you understand all of this and understand what kind of eye exam you are receiving, who it's being billed to, and what you can expect financially.

In order to do this, when you schedule your appointment, we will ask for all your insurance information, so that we can verify both your medical and insurance policies before you come in for your appointment. That way, if for some reason you are not eligible for your benefits or we do not participate with your particular insurance plan, we can let you know ahead of time.

If your exam has the potential to be billed medically, we will take time to explain that to you.