

ATTENTION

Please read if you don't understand or want to know more about part of your eye examination termed the

REFRACTION

There has been much confusion regarding this topic in the past, so we have prepared a detailed explanation for those who want to understand or know more. We strongly urge you to read this to avoid confusion.

What is a Refraction?

A refraction is a series of tests performed here in our office to determine the best possible visual function of the eye. Many people recognize this as the "which is better, one or two" test.

However, this is only a part of the testing used to determine your best visual function. We use up to 6 individual tests that include old fashioned testing that you may recognize, as well as modern testing such as wave front analysis and corneal topography that you may not have seen in the past.

Why do we do a Refraction?

Two problems can cause blurry vision: 1) eye disease and 2) optical blur (the need for glasses). When you come to the office for evaluation for any reason, Dr. Chandler has to know what is your best vision level. If your vision is not normal, then he must know whether it is eye disease or optical blur that is the cause of the blurry vision.

The refraction not only identifies if the vision is abnormal, but tells Dr. Chandler whether or not it is optical blur that is the cause. If it is optical blur, then it is easily treated with an optical correction (eyeglasses, contact lenses or even laser surgery).

However, if it is not just optical blur, then this means there is some type of abnormality (not a need for optical correction) causing the vision problem, and this must be discovered and treated so as not to allow permanent damage to occur to vision.

Most eye diseases have absolutely no symptoms! This means that you often cannot tell if you have an eye disease until it has advanced. If advanced enough to cause blurry vision, then this could lead to permanent sight loss - thus the importance of discovering if vision loss is simply due to a need for optical correction or from a more serious issue.

When do you need a Refraction?

- When you do not have normal vision that measures up to the standard determined for your age or type of eye disease that you may have. This is especially true if you have progressive vision loss between eye evaluations. However, if there is vision loss previously seen, but no change between evaluations, Dr. Chandler will most often not perform a refraction (in other words, if your vision loss is stable and not worsening).
- When you want or need eyeglasses, contact lenses or laser vision surgery.
- **Dr. Chandler WILL NOT perform a refraction if it is not needed.**

Please turn the page over

Who pays when I need a Refraction?

If you are private pay, with no medical diagnosis and no vision plan, then all services are your responsibility.

If your eye exam is routine and/or non-medical AND you have a vision plan, then your vision plan will cover the refraction.

If you have a medical diagnosis and your medical insurance is being filed, the situation is different.

- Virtually every medical insurance company in the US has, by written policy, excluded refraction from their covered services (there are a few exceptions, for which our insurance staff is well aware). **This is a long and established insurance industry standard and not determined by our office.**
- This means that your medical insurance company splits your exam into two parts: the exam, and the refraction. Both are necessary, neither should be skipped when needed. Your medical insurance company will cover the exam, but will not cover the refraction.
- Thus, when a refraction is performed and your medical insurance is to be filed, you will be responsible for the cost of the refraction (**\$39**) as well as your medical copays and deductibles on the day of the exam. **We will not bill your medical insurance for a refraction**, unless we KNOW through history with your insurance company that they will pay some or all of your refraction. We will advise you of this at checkout.

Our office is **not allowed to write-off** the refraction charge of \$39 when it is performed. This is insurance fraud, and could result in fines and incarceration. We will not do this so please do not ask.

Just so you know: Ingenix (a company that tracks doctor's fees filed to insurance companies per treatment code) shows that the average charge for refraction in the Northeast Alabama area is \$49. Our charge is \$39.

What if I have a medical diagnosis and a vision plan also?

All vision plans require that your routine vision exam and refraction be separately billed, just like medical insurance requires. Some vision plans (but not most) will allow us to bill them for just the refraction. This allows us to still bill your medical insurance for the examination while the vision plan will cover the refraction. Our staff is aware of which vision plans will allow this and will advise you of this at your checkout.

However, if we bill the refraction to your vision plan, and if you have a vision plan copay, then you will be required to pay the medical insurance copay for the exam and the vision insurance copay for the refraction (in other words, **you will have 2 copays**). The good news here is that most vision plan copays average about \$10.

Am I required to have a refraction?

Remember the following:

- You cannot be compelled to have any test performed against your wishes, of course.
- Dr. Chandler will never knowingly perform a test to monitor your vision or eye health that you do not need.
- You have come to Dr. Chandler for his advice and care regarding your eye health and vision.

If you refuse to have a refraction performed, **we will still do our very best** to care for you in the **most complete manner possible**. However, if Dr. Chandler advises through his staff and protocol that a refraction is needed, and you elect not to allow us to perform this test, then this may **hamper** Dr. Chandler in his ability to diagnose and manage any vision problem or eye disease that you may not even be aware that is affecting you.

Having read the above information, please sign in one of the blanks below. Thank you for taking your time to read this in its entirety.