

**COLLINS VISION**  
**Dr. Michael J. Collins Jr., MD, FACS**

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***INFORMATION ABOUT REFRACTIONS &  
WHY THEY ARE TYPICALLY NOT COVERED BY INSURANCE***

Federal insurance programs, like Medicare and Medicaid, and even private insurance contracts cover most medical and surgical eye exams, *but they typically do not cover the eye service called "refraction"*.

**What is Refraction?**

Refraction is a testing procedure that measures how much optical (focusing) error an eye has. Certain eye measurements are taken using a variety of instruments. Based on these measurements, a series of trial lenses are placed in front of your eyes, and you are asked to compare one lens with another to determine which lens combination offers you better vision. This leads to a determination of how well you see.

**When Does Insurance NOT Pay for a Refraction?**

Most health insurance was not designed to pay for non-emergency or routine procedures. Thus, Medicare, Medicaid, HMOs, and most private policies will not pay for refraction. Almost all insurance payers consider a refraction merely to obtain a prescription to improve vision as a routine procedure and will not reimburse it.

**When DOES Private Insurance Pay for Refraction?**

Most health insurance will pay for medical examinations. If you have a sudden eye problem or visually threatening medical or surgical eye condition, refraction will be performed as part of your eye evaluation. Refraction in this instance is necessary to learn your eye's best vision capability at the time of the examination. **That "best vision" becomes a baseline for checking for any changes that may occur as your eye condition is treated. It is a necessary part of the exam for both medical and legal purposes.** In this case, it is possible that the refraction may be covered by your insurance. **However, Medicare will not cover refraction under any circumstances.**

**Who Has Made This Distinction for Insurance Coverage?**

It is our government (for Medicare and Medicaid) or your own insurance company that determines exactly which clinical services are covered by their policies, and not your individual physician. Therefore if you have any questions or concerns regarding your coverage, you will need to address these with your specific insurance carrier.

**What is Our Policy?**

**At Collins Vision we are dedicated to providing our patients with the very best medical and surgical eye care in the region. Therefore, a refraction will be performed when medically necessary (typically *this includes all new patients*, those presenting with decreased vision, and on a yearly basis thereafter). Additionally, we are happy to perform refraction during any visit at your request. However, please keep in mind that most of the time this service will not be covered, and you will be responsible for this charge. We appreciate your understanding in this matter.**

**\*\*The Refraction fee will be collected at the time of your visit, in addition of any co-payments or deductible due for your examination. \*\***

I have read the above information and understand that the refraction is a **non-covered** service. I accept full financial responsibility for the cost of this service. The co-payment and deductible are separate from and not included in the refraction fee.

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*Patient Signature or Signature of person acting on patient's behalf*

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*Date*

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