

REFRACTION POLICY

Pediatric Eye Associates of Northern New Jersey
Carl Guterman, M.D.

What is a Refraction?	A Refraction is a vision test to determine how well you can see. Refraction is the determination of a glasses and/or contact lens prescription through the use of different trial lenses and specific measurements. It is an essential part of an eye examination, but is NOT a service covered by most medical insurances.
Is a Refraction covered by my insurance?	Many insurance companies only pay for services that are due to illness or injury. These companies consider a Refraction a routine test. Therefore, does not pay for it. In addition, commercial insurance plans require us to separately bill for the Refraction (procedure code 92015), which cannot be included in your medical eye exam. CMS, the department of the federal government that controls Medicare and Medicaid, has decided that Refractions are not a payable part of an eye exam. That means you have to pay for that portion of the eye exam. CMS has declared that if we don't charge you extra for this service, we could receive various forms of punishment.
Is this something new?	Refraction has been a "non-covered" service since Medicare was created in 1965. Medicare has been enforcing the policy of requiring eye doctors to charge separately for refractions. As many private insurance carriers adopt the policies of Medicare, our contracts with private insurances do require us to charge you a Refraction fee.
<u>Refraction Fee</u>	If you have a Refraction, we will bill your insurance(s). If unpaid, you will be billed \$30 for this service. If your insurance approves your Refraction for payment, but applies all or part of their allowed amount to your deductible, coinsurance and/or copay, we will then bill you the amount your insurance says is your responsibility.
<u>Vision Insurance</u>	Dr. Guterman does not participate with any vision insurance plans. Therefore, we will not submit bills for Refractions to any vision insurance plans. If you have a vision policy and it covers out-of-network services, we can provide you a bill for your Refraction that you can send to your vision insurer for your direct reimbursement.
Is a Refraction mandatory?	No- it is your decision whether or not to have a Refraction. Please advise our staff if you DO NOT WANT a Refraction. It will not be performed and you will not incur a Refraction fee. ***However, please be aware that without a Refraction, Dr. Guterman will be unable to evaluate your best-corrected vision and will be unable to provide you with a current eyeglass and/or contact lens prescription.

Acknowledgement:

___ I am aware that I will be required to pay a \$30 fee for my child's Refraction, if my insurance does not cover it.

(Patient's Name)

(Parent's/Guardian's Signature)

(Date Signed)