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**Therapeutic Optometrists  
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# Do I Need Medical Insurance for an Eye Exam? Here's the Facts

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When you schedule an eye exam at Dr. Wright's Vision Source you might assume we'll only need your vision insurance. After all, many people think of eye exams as routine check-ups to update glasses or contact prescriptions. But here's the important part: not every eye exam is "routine."

In fact, many exams are medical, meaning they fall under your medical insurance – not your vision plan. Knowing the difference can help you understand your benefits and avoid surprises.

## Routine Eye Exams vs. Medical Eye Exams

A routine eye exam checks your vision and updates your prescription for glasses or contact lenses. Your vision insurance typically covers these visits, sometimes with an allowance or copays for eyewear or exams.

But when your visit involves diagnosing or managing an eye health condition, it becomes a medical eye exam. That means we need to bill your medical insurance, even if you came in expecting a routine visit.

Some examples of medical eye care include:

- **Diabetic eye exams:** People with diabetes need regular eye screenings to check for diabetic retinopathy and related conditions. We also send reports to your primary care doctor or endocrinologist.
- **Dry eye treatment:** If you have burning, watering, or gritty eyes, managing dry eye disease often involves prescriptions, in-office treatments, and follow-up care.
- **New medical findings:** Sometimes, a routine exam uncovers early cataracts, macular degeneration, glaucoma, or retinal problems. At that point, we shift to medical care – your health insurance steps in.

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## Can You Use Both Vision and Medical Insurance?

Yes, and in many cases, you should! Vision insurance helps cover routine exams, glasses or contacts. Medical insurance covers medical diagnosed exams, monitoring, and treatment of eye health problems.

At Dr. Wright's Vision Source, we always check both types of insurance. This helps ensure you get the most from your benefits and that you receive the care your eyes need, whether it's routine or medical.

## Why Do We Ask for Both Vision and Medical Insurance?

We know it might feel like overkill when we ask for both insurance cards at check-in. But here's why we do it:

- **It helps prevent billing surprises.** We can confirm what's covered under each plan and let you know if something changes during your visit.
- **It ensures we give you the right care.** We don't just want to check your glasses prescription – we want to monitor your eye health, especially if you have conditions like diabetes, high blood pressure, or dry eyes.
- **It saves time if something unexpected comes up.** Let's say we find signs of cataracts or macular degeneration during your exam. Having your medical insurance on file means we can shift focus to medical care without delays.

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## Your Eyes Deserve More Than Just a Quick Screening

At Dr. Wright's Vision Source, we believe eye care isn't just about clearer vision – it's about healthier eyes. That's why we take our time during your exam, using advanced diagnostic tools to detect early signs of disease.

If you have diabetes, dry eye symptoms, sudden vision changes, or a family history of eye disease, we're ready to help. And yes, that may mean using your medical insurance to ensure you get the specialized care you need.

### Frequently Asked Questions

**Q: Does vision insurance cover diabetic eye exams?**

A: No – diabetes is a medical condition, so your eye exam is billed through your medical insurance.

**Q: Can I use both vision and medical insurance?**

A: Yes! Vision insurance helps with routine exams and eyewear. Medical insurance covers exams and treatments for eye health conditions.

## Ready to Prioritize Your Eye Health?

Whether you're due for a routine check-up or have concerns about diabetes, dry eyes, or other conditions, we're here for you.

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