VisionCare Consultants 12121 Tesson Ferry Professional Center St. Louis, MO 63128-1250 (314) 843-5700 Phone

About Your Insurance

There are two types of insurance that may help pay for your eye care services and/or materials. You may have both and our practice may accept both.

- 1. **Vision care plans** (such as VSP, VBA, Eyemed, Spectera, etc)
- 2. **Medical insurance** (such as BC/BS, Coventry, Medicare, UHC, etc)
- Vision care plans only cover routine vision exams and may also help with eyeglasses and contact lenses. Vision plans do not cover diagnosis, management or treatment of eye diseases.
- Medical insurance must be used if you have any eye health or systemic health problems. Our doctors will determine if these conditions apply to you, but some are determined by your medical history.
- If you have both medical insurance & a vision plan, it may be necessary for us to bill some services to one plan and other services to the other. We will do our best to minimize your out-of-pocket expense.
- We will bill your insurance plans for services and materials if we are a participating provider for that plan. If we are considered out-of-network, we will file a courtesy claim for you. We always try to obtain information of your insurance benefits so we can advise you what is covered. If some fees are not paid by your plan, we will bill you for any unpaid deductibles, co-pays, co-insurance or non-covered services or materials as allowed by the insurance contract.
- If your insurance plan denies payment to us for reasons such as; "wrong ID number, member not found, insurance terminated, insurance not primary" or any other reason, we will send you a statement & you will be responsible for contacting your insurance plan to correct the error and asking them to reprocess your claim.

I have read and agree with these policies.		
Patient signature (parent/guardian if minor)	Date	

*Please provide your current insurance cards to our administrative team.

Craig M. Brawley, O.D., F.A.A.O. J. Daniel Friederich, O.D., F.A.A.O. David B. Seibel, O.D., F.A.A.O. Marie E. Wehner, O.D.