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## Understanding Refraction Tests and Insurance Coverage

For many individuals, a visit to the eye doctor, whether an ophthalmologist or an optometrist, entails obtaining a prescription for eyeglasses or contact lenses.

### **What is a Refraction Test?**

A refraction is the portion of an office visit that determines your eyeglass prescription. It typically involves a series of questions like, “which is clearer – option one or option two,” as different lens combinations are presented to you. While vision insurance policies generally cover both the eye exam and the refraction, medical insurance will not cover the cost of the refraction.

### **Why is this test used?**

This test allows your doctor to determine if you require prescription lenses and, if so, what prescription is necessary for proper vision. Additionally, the results of the test aid in diagnosing conditions such as astigmatism, farsightedness, or nearsightedness, and can even assist in identifying more serious issues like macular degeneration or retinal detachment.

### **The Cost of a Refraction**

While a refraction is vital for a comprehensive eye exam, the charge for this test is only covered by some insurance plans. Medicare, for instance, does not cover refractions as they are deemed part of a routine exam rather than a medical necessity. Consequently, Medicare and most other health insurances will cover the medical portion of the eye exam but not the refraction.

### **CMS Determination**

The Centers for Medicare & Medicaid Services (CMS), overseen by the US Congress, has classified refraction as a “non-covered” service. Therefore, patients are responsible for covering the cost of this portion of the eye exam.

### **Insurance Policy Considerations**

Most medical carriers adhere to Medicare guidelines and exclude refractions from coverage in medical eye exams, as they do not view refraction as essential for maintaining eye health. To ensure compliance with insurance regulations, medical carriers mandate a separate charge for refractions. This practice aligns with the principle of collecting co-pays to prevent abuse of healthcare benefits.

### **Our Approach**

In our practice, the fee for a refraction is \$45, which is collected along with any required co-payment at the time of service. If your insurance plan covers the refraction, we will reimburse you accordingly. Please note that all fees are due at the time of service and cannot be billed later.

Thank you for entrusting us with your eye care needs. If you have any questions or concerns regarding insurance coverage or our services, please don't hesitate to reach out to our office staff.