



Comprehensive Ophthalmology and Surgery of the Eye

Our mission is to provide the most current ophthalmologic and optometric care with compassion, empathy and respect - in today's challenging health care environment.

The landscape of health care delivery and medical insurance practices has changed greatly over the last few years. Many of our patients now have high-deductible plans, significant copays and restrictions on their coverage. It is a challenge for patients and doctor's offices to keep track of and understand these changes. We strive to work with our patients in providing optimal care and to work with insurance companies on your behalf, but we need your help. Ultimately, it is your responsibility to understand your insurance. To this end, we have included some information to help you understand your insurance coverage, exam fees and the costs of uncovered services.

Medical Insurance - Insurance coverage for eye care can be confusing and each year it becomes even more so. Before your appointment, please call your insurance carrier to find out the specific level of coverage your carrier provides and be sure we are a network provider for your insurance carrier.

"Medical" vs. "Routine" Exams - A "medical" exam is defined as an exam where you are treated for a medical problem such as dry eye, conjunctivitis, glaucoma, cataracts, etc. A "routine" eye exam is defined as: 1) the doctor screens the eyes for disease and finds no medical issues, and 2) you have NO medical eye problem(s) or symptoms - except for visual changes that can be corrected by eyeglasses or contact lenses. Insurance carriers will cover your visit for a "medical" reason (a medical eye problem), however many plans will not cover visits for what they call "routine" (healthy) eye care.

"Routine" Exams and Vision Plans- Please ask your carrier if you are covered for "routine" exams so you understand your coverage and how often you are covered; most plans limit the frequency to one every 12 or 24 months. If they offer "routine" coverage, please ask if they partner with a vision plan. **PLEASE NOTE: in our Wellesley location we only accept the EyeMed vision plan. In our Waltham location we accept EyeMed and VSP vision plans. We do not accept any other vision plans. EYEMED patients, please verify that we are in network with your provider.**

If you wish to use your "routine" benefit, you will be scheduled with our Optometrist who will complete a comprehensive exam and screen you for any medical problems. If, during your routine exam, you have a medical complaint (eye irritation or allergies, injury), or the doctor discovers a medical problem or disease, the exam will not be "routine" and will be submitted to your insurance company with a medical diagnosis. Depending on your insurance plan, a medical visit may count towards your deductible and you would be responsible for payment.

Referrals (e.g. HMOs, MassHealth and Allways)- If your insurance requires a referral, you need to obtain one **BEFORE** your visit. As a courtesy to our patients, we bill insurance companies on your behalf. However, if we do not have a valid referral on file at the time of your appointment, the claim will not be paid, and you will be responsible for payment. **Traditional Medicare plans DO NOT require referrals while some replacement and supplemental plans do.**

Medicare – If you are a Medicare patient, it is important for you to know that Medicare and Medicare Supplements do not cover “refractions”. A “refraction” is the process that determines the prescription for your glasses. The fee for this service is \$50.00 and is collected at check-out. If you do not wish to have a refraction, please let us know at the time of your visit.

Please understand that insurance plans vary widely, and we often cannot discern your level of coverage by looking at your card. It is your responsibility to understand your specific coverage before your visit.

Please plan to be at our office for 1 ½ hours and bring the following:

- ❖ **YOUR CURRENT INSURANCE CARD AND A FORM OF IDENTIFICATION.** Please bring the actual card (not just the number or an electronic copy). We will ask you for this at each visit.
- ❖ **PAYMENT.** Please bring a method of payment (cash, check or credit card) for your copay, if applicable, and any other uncovered services or self-pay charges.
- ❖ **REFERRAL.** If your carrier requires a referral and you do not have one on file on the date of your appointment, you may need to pay out-of-pocket for your exam at the time of your visit. When asking your primary care provider (PCP) for a referral, you will need our provider’s National Provider Identification (NPI) number:

Eric Putnoi, MD	NPI# 1538150487
Heidi Fischer, MD	NPI# 1134167430
Anmarie Russo, OD	NPI# 1851341192

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- ❖ **ANY EYE DROP MEDICATIONS** and/or over-the-counter drops that you use. Please bring the actual bottles.
- ❖ **YOUR GLASSES** (if applicable).
- ❖ **YOUR CONTACT LENSES** (if applicable). Please wear them to the office. If you are new to our practice, please also bring the packaging so we can identify the lens(es) you are wearing.
- ❖ **PATIENT QUESTIONNAIRE and FINANCIAL POLICY.** Please take your time to complete these forms. Situations can change and we update these annually.

Comprehensive Eye Exams and Dilation- As part of a healthy eye examination, we will dilate your eyes with drops in order to thoroughly examine your eyes. This painless procedure may cause your close up vision to blur slightly, and your eyes to be sensitive to light for a few hours following your visit. You may want to bring sunglasses. If you have never had your eyes dilated before, you may want to bring a driver. Please feel free to call us if you have any questions about this procedure.

If you are new to our practice, please arrive 15 minutes before your appointment. We are located at the Newton Lower Falls-Wellesley line, very close to the intersection of 95/128 and Route 16. Free parking is available behind the building. If you need to reschedule your appointment, please make every effort to cancel your visit 48 hours prior to your scheduled appointment or a \$50.00 missed visit charge may be assessed.

Contact Lens Services

Contact lens services and products are NOT covered by insurance.

NEW CONTACT LENS WEARERS

Eye Exam (separate from the contact lens exam)

If you have not been examined at our office within the past 6 months, you will need to have a comprehensive eye examination with one of our doctors before being fit for contact lenses. At this exam you may be given a prescription for glasses. If you do not have insurance coverage for an eye exam, the self-pay fee will apply.

New Contact Lens Fit

Once you have had a comprehensive eye exam, you will have a contact lens evaluation and fitting. The first visit (about 1 hour) will be to determine the contact lens that best corrects your vision and fits your lifestyle, and to train you in contact lens insertion and removal. Your second visit (and third if needed) will assess your progress. Once you have completed the fitting process a prescription for contact lenses will be issued.

The cost for a contact lens fitting depends on the complexity of the fit. If additional visits are required, there is an additional fee.

EXISTING CONTACT LENS WEARERS

Eye Exam and Contact Lens Check

If you have not had a comprehensive exam at our office within the past 6 months, you will need to have an exam with one of our Optometrists before your contact lens prescription can be updated. If you do not have insurance coverage for an eye exam, the self-pay exam fee will apply. There is a fee for a contact lens check which is expected at the time of your visit.

Contact Lens Check (exam not required)

If you have had a comprehensive exam at our office within the past 6 months, and you need your contact lenses checked and your prescription updated, you will need to be seen by one of our Optometrists. There is a fee for a contact lens check which is expected at the time of your visit.

More Extensive Check or Refit of Contact Lenses

If the contact lens prescription update is more extensive or if you need to be refit, the cost depends on the type of lens and time involved. Most fits are accomplished in 1-2 visits; there is an additional charge for subsequent visits. You will be issued a contact lens prescription once the check is complete.

***Eyeglass prescriptions and contact lens prescriptions are not the same.
All contact lens patients will need to see one of our Optometrists.***