

FREQUENTLY ASKED QUESTIONS about VSP
(Change of In-Network Status as of December 1, 2020)

- **Why can you no longer bill my VSP?** Sadly, a very important vendor partner, Vision Service Plan (VSP), has made some decisions that are extremely unsupportive of our patients and our practice. VSP has been an important vision insurance provider for our patients since we opened. They were long considered the premier vision plan in our country, but over the last 4-5 years, we have seen a major shift in the business priorities at VSP. It is our belief that VSP no longer supports the patients that prefer the high quality care and products we provide, or private practice Optometry. Now they're just another insurance company, covering the bare minimum for their customers. Their latest policy decision restricts the use of quality products and reduces reimbursement for your eye care so profoundly that it has simply made it impossible for us to continue our relationship with them.
- **Do I need to cancel my appointment if your office is not a provider for my vision plan?** No. We are grateful to be able to care for you, regardless of your insurance. Our practice will now switch to an *open access provider* status for our patients with VSP. We will still offer you the highest quality service and products, and at very competitive pricing. Open access also means that your vision plan may reimburse you directly for your exam, glasses and/or contact lenses, and you won't have to do any paperwork or submit any claims to receive your payment. We'll do it as a service to you, our loyal patient! Most importantly, open access means your vision plan cannot dictate or restrict the quality of your eye care or your eyewear!
- **Can I have my exam at MFEC and get materials such as glasses and contacts somewhere else?** You are always welcome to make your purchases with your valid contact lens and glasses prescriptions elsewhere. However, we do want you to know that with this change in no longer accepting VSP, *we were able to renegotiate with our labs and lower our pricing on both lenses and frames for your glasses*. Our contact lens packages and cost savings rebates have also been reviewed to provide the most cost effective pricing possible. Let us tell you about how we can save you some money before you make your decision!
- **Will VSP cover my glasses or contact lenses?** We cannot bill VSP for your contacts or glasses at this time. If your plan has "out of network reimbursement" you can get some reimbursement back for your glasses or contact lenses, through the service we provide for you. We use a company called Anagram to verify your benefits, and we can tell you how much you will be reimbursed for your glasses or contacts, before you need to make a decision. When you make your purchase through our office, we will submit the claim for you through Anagram, and you'll receive a check directly from VSP in a few weeks.
- **Will you ever accept VSP in the future?** At this time we cannot say. Unless VSP has a change in their policies and procedures that will better support our patients and our small business we will not be planning to re-enroll.
- **Can my exam be billed to my medical insurance?** Possibly. If you have a medical condition, your medical insurance can be billed for the eye health examination. Examples of medical problems that would qualify could include things

such as having dry or irritated eyes, cataracts, glaucoma, or health problems such as diabetes. Medical insurance will not cover any services related to contact lenses or the purchase of glasses. Please call the number on the back of your primary medical insurance card (if you have more than one) or go online and check your account to find out if you've met your deductible, before you come in for your exam. This way, you'll know if you'll have a balance after the insurance pays their portion. If you haven't met your deductible, you may be responsible for the entire amount.

- **How do I know if my VSP plan has “out of network benefits” for reimbursement?** You can visit vsp.com and login to find out what your “Out-of-Network Benefits” are, or call VSP Customer Service at 1-800-877-7195. We can also let you know through Anagram, the company we hired to do this legwork for you! It's always nice to get verification on your own, too, though.
 - **What am I going to owe for my exam?** We have different costs for New Patients versus Established Patients, as well as adults versus children. Please contact the office, and our friendly staff will be happy to give you the exact amounts you need to know for your situation. We will also be rolling out some new pricing for 2021, which will be less than most fees in 2020! Stand by for more information, or just contact us via email at mfec@mfec-vs.com or call us at 269-668-5558.
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Mattawan Family Eye Care works with many insurance carriers, but we are not in network with all insurance *policies*. If you wish to be seen in our office and have coverage with an out-of-network insurance, we will do our best to assist you in obtaining reimbursement from your insurance company.

To check if we work with your insurance carrier, please call our office for assistance. Be prepared with your specific policy information (insurance company, primary member's name and date of birth, and contract number). Our friendly and informed staff will be happy to answer any questions you may have.