

*Dr. Melanie does not participate with any insurance company. She feels that her time is best spent focused on her patients' care and well being than on the endless red tape required by many insurance plans. Most medical insurances exclude Optometric Vision Therapy coverage, in the same way they exclude Orthodontics.*

*While Optometric vision therapy is not inexpensive,  
it should be seen as an investment in your child's future.*

*Realizing that the cost of vision therapy may be a financial burden for some families, Dr. Melanie has made special arrangements with CareCredit ([www.carecredit.com](http://www.carecredit.com)). Please do not hesitate to discuss this with her.*

If you are planning to pursue insurance reimbursement for vision therapy, Dr. Melanie has provided these instructions from the College of Optometrists in Vision Development for your convenience. Please refer to [www.COVD.org](http://www.COVD.org) for additional information.

### **Insurance Coverage for Vision Therapy**

Vision therapy is used to treat diagnosed vision conditions. In some cases, Vision Therapy is the only available and effective treatment option for these conditions. This treatment may be covered under major medical insurance plans. However, some insurance companies and managed care plans may deny or place severe limits on coverage for Vision Therapy services as a cost-saving measure.

Under all forms of medical insurance plans, you, the consumer and/or patient, have a right to request a review of any service that is denied coverage, or for which coverage is severely limited. If you believe your plan has incorrectly evaluated the claim for coverage, acted arbitrarily, or discriminated unfairly in determining coverage, you should seriously consider requesting a review.

### **Steps to Consider in Requesting a Review of Denial of Coverage for Vision Therapy**

1. First, review your medical plan's Explanation of Benefits booklet to see if there is any statement about the inclusion or exclusion of coverage for Vision Therapy or Orthoptics. Some plans explicitly exclude coverage for these services.

Some plans may exclude coverage for Vision Therapy to treat educational problems such as learning disabilities, dyslexia, etc. The treatment of learning problems and dyslexia are educational problems that are not within the purview of major medical insurance coverage. However, this should not preclude receiving coverage for Vision Therapy which is treatment of a diagnosed vision problem.

2. Ask for a written statement on the exact reason that coverage was denied or limited. If an arbitrary statement is given that the company or plan concluded that Vision Therapy is not considered medically necessary, or is not effective in treating the diagnosed problem, ask for documentation to support that claim.

Many research studies and clinical reports have been published that support the effectiveness of Vision Therapy/Orthoptics. Unfortunately, your insurance company or plan may not have reviewed this information.

3. Some insurance plans may indicate that the services were reviewed by their "medical consultant" who recommended the services not be covered. You may wish to inquire as to the qualifications of the consultant, especially in regard to the area of determination (i.e., was it a Doctor of Optometry or O.D.?).

It is common medical practice for questions regarding the medical necessity or appropriateness of treatment to be reviewed by a "medical peer," another doctor with similar training and knowledge in the particular area of care. If the claim for Vision Therapy services was not reviewed by an optometrist who also provides these services, then true "peer review" did not occur.

4. When claims are denied on the basis that the insurance company or their consultant believes there is a lack of sufficient research to support the effectiveness of Vision Therapy, supplying documentation of available research may result in approval of coverage. Dr. Melanie is happy to provide research.

*It is important to remember that the unwillingness of your insurance company to pay for these services does not reduce the need for obtaining treatment. Talk with your doctor about payment options that may be available to assist you or your family in obtaining needed care.*