

Billing & Insurance FAQs

Do you accept my insurance?

Lexington Eye Associates participates with many major insurance plans. Because insurance coverage varies by plan, we encourage patients to contact their insurance carrier to verify coverage, network participation, and any referral requirements before their appointment.

Do I need a referral?

Some insurance plans, particularly certain HMO plans, require a referral from your primary care physician before specialty services are covered. It is the patient's responsibility to obtain any required referrals prior to the appointment.

What is a copayment (copay)?

A copayment is a fixed amount that your insurance plan requires you to pay for a covered service. Copayments are typically due at the time of your visit.

What is a deductible?

A deductible is the amount you must pay out of pocket for covered healthcare services before your insurance plan begins paying benefits. Deductibles vary by insurance plan and are determined by your insurance carrier.

What is coinsurance?

Coinsurance is your share of the cost of covered healthcare services after your deductible has been met. For example, if your insurance plan pays 80% of covered charges, you may be responsible for the remaining 20%.

Why am I receiving a bill if I have insurance?

Insurance coverage does not always pay 100% of the cost of care. Depending on your plan, you may be responsible for copayments, deductibles, coinsurance, non-covered services, or balances that remain after insurance processing.

What is a refraction, and why may there be an additional charge?

A refraction is the portion of an eye examination that determines your eyeglass prescription. Many medical insurance plans and Medicare do not cover refraction services, even when performed during a comprehensive eye examination. Patients are responsible for refraction charges not covered by their insurance.

What is the difference between a routine vision exam and a medical eye exam?

A routine vision exam focuses primarily on determining a prescription for glasses or contact lenses and may be covered by vision insurance plans.

A medical eye exam evaluates, diagnoses, or manages eye diseases and medical conditions such as cataracts, glaucoma, dry eye, diabetic eye disease, macular degeneration, eye infections, flashes and floaters, or vision changes. Medical eye exams are generally billed to your medical insurance.

The reason for your visit and the doctor's findings determine whether your visit is considered routine or medical by your insurance carrier.

When is payment due?

Copayments, outstanding balances, and charges for non-covered services are due at the time of service unless prior arrangements have been made.

Can I pay my bill online?

Yes. The Patient Portal is the most convenient way to review statements, make secure online payments, and receive immediate credit to your account.

<https://mychart.partners.org/mychart-prd/>

Who can I contact with billing questions?

If you have questions regarding your statement, insurance processing, or financial responsibility, please contact our Billing Department at (781) 862-1706 between 8:30 AM and 5:00 PM. Our team will be happy to assist you.