

INSURANCE Info (as of 24 Sep 2006)

INSURANCE NAME	¹MEDICAL Coverage	²VISION Coverage	REFERRAL Needed
Aetna MC	Medical coverage	Check plan	Needs Referral
Aetna PPO	Medical coverage	Check plan	no
Aetna CHOICE POS II	Medical coverage	Check plan	no
Amerihealth (IChP)	Medical coverage	Check plan	no
Beechstreet	Medical coverage	No Vision	no
Capital Blue Cross	Medical coverage	No Vision	no
Capital Blue Cross/Keystone	Medical coverage	No Vision	Needs Referral
Capital Blue Cross Traditional (PEBTF) Patient pays same day but office will submit to PEBTF	Medical coverage	No Vision	no
Carefirst BC/BS of Maryland (Owings Mills, MD)	Medical coverage	Check plan	no
Carefirst Blue Choice	Medical coverage	No Vision	Needs Referral
Carefirst National Account (Washington, DC)	Medical coverage	No Vision	no
Carefirst POS (point of service)	Medical coverage	No Vision	Needs Referral
Cigna PPO	Medical coverage	Check Plan	no
Cigna POS (PCP on card)	Medical coverage	Check Plan	Needs Referral
Coresource	Medical coverage	No Vision	no
Devon Health Care	Medical coverage	No Vision	no
Educators Health Partners	Medical coverage	No Vision	no
Great West Healthcare	Medical coverage	No Vision	no
Health America	Medical coverage	No Vision	no
Health Assurance	Medical coverage	No Vision	no
Highmark Blue Shield	Medical coverage	No Vision	no
BC/BS (out of state with suite case on card)	Medical coverage	No Vision	no
Intergroup Services Corporation	Medical coverage	No Vision	no
Keystone/Capital Blue Cross	Medical coverage	No Vision	Needs Referral
Mamsi Alliance PPO	Medical coverage	Check Plan	no
Mamsi Life & Health PPO	Medical coverage	Check Plan	no
Mamsi MDIPA (HMO)	Medical coverage	No Vision	Needs Referral
Mamsi Optimum Choice (HMO)	Medical coverage	No Vision	Needs Referral
Medicare (PA)	Medical coverage	No Vision	no
PMG (Fidelity)	Medical coverage	No Vision	no
Preferred Care	Medical coverage	No Vision	no
PHCS (Private Health Care Systems)	Medical coverage	No Vision	no
Railroad Medicare	Medical coverage	No Vision	no
South Central Preferred	Medical coverage	No Vision	no
Tricare/Healthnet Federal Services	Medical coverage	No Vision	no
United Health Care	Medical coverage	Non-par Vision	no
MEDICARE ADVANTAGE PLANS			
Aetna Golden Choice Plan	Medical coverage	no	no
Freedom Blue	Medical coverage	no	no
Humana	Medical coverage	no	no
Secure Horizons (Med. Advantage Plan)	Medical coverage	no	no

Unison Advantage Plan ONLY	Medical coverage	no	Needs Referral
Sterling (Medicare Advantage Plan)	Medical coverage	no	no
WE DO NOT ACCEPT:			
Unison Health Plan (Medical Assistance Plan)	Non-par	Non-par	
VISION PLANS WE DO ACCEPT			
Pella Corporation's Vision Plan	no	Yes Vision	no
Penn Vision of Pennsylvania	no	Yes Vision	no
Sheridan Press Vision Plan	no	Yes Vision	no
Select Vision of Maryland	no	Yes Vision	no
*NON-PAR VISION PLANS (patient pays & submits own claim)			
Cole Vision			
Davis Vision			
Cigna Vision Care			
NVA (National Vision Administrators)			
Optichoice			
Spectara (United Health Care)			
Vision Benefits of America			
VSP			

IMPORTANT INSURANCE INFORMATION

There has been considerable confusion about insurance coverage. We recommend that patients phone their insurance company prior to their appointment as well as refer to their insurance policy or check with their personnel director to prevent any misunderstandings. We are not authorized to interpret insurance policies. Please be aware that we strive to keep this website insurance information up to date, however, we are not responsible for changes that may occur. Even though we may participate, your insurance may require a referral from your family doctor before you can be seen. Patients that do not have required insurance referrals will be asked to reschedule.

¹Medical Coverage means the patient has a medical diagnosis. An example would be an eye infection, cataracts, macular degeneration, glaucoma, etc.

²Experiencing difficulty reading and needing a routine eye exam to determine a need for a glasses prescription is NOT considered a medical necessity and therefore is NOT covered under health insurance as a medical diagnosis. This would be considered a routine vision exam and only covered through a vision insurance plan.