Before your fitting: cost questions to ask

A scleral lens fitting can take several visits and more than one lens, and fees are set up differently from practice to practice. Ask these before you start, tick each one off, and write down the answers.

Who I spoke to

Practice

Plan(s)

Date

Person and reference number

Ask the practice: fees

- [ ] What does the fitting fee include, and for how long? Follow-up visits, lens remakes, training?
- [ ] Is it one fee for the whole fitting, or charged visit by visit?
- [ ] Are the lenses charged separately from the fitting? Per lens or per pair?
- [ ] How long is the remake or exchange period? Does it restart with each new lens?
- [ ] If the lenses don't work out, is anything refunded or credited?
- [ ] What would a replacement or spare lens cost later?
- [ ] Are care supplies included? Which ones will I need to buy?
- [ ] What is due up front, and when is the rest due?
- [ ] Can I have the fees and policies in writing, as an itemized estimate?

Answers and notes

Ask the practice: insurance and paying

- [ ] Do you bill my medical plan, my vision plan, or neither?
- [ ] Are you in network with my plan? For medical, vision, or both?
- [ ] If you're out of network, will you give me a superbill with procedure and diagnosis codes after each visit?
- [ ] Can you give me the codes in advance, so I can check my benefits?
- [ ] Will you handle prior authorization, and write a letter of medical necessity if my plan asks? Is there a fee?
- [ ] If my plan denies approval after work has started, what will I owe?
- [ ] Do you take HSA or FSA cards? Do you offer an in-house payment plan?

Answers and notes

Ask your medical plan

- [ ] Are scleral lenses or medically necessary contact lenses covered for my diagnosis? Under which benefit?
- [ ] Is prior authorization required for the fitting, the lenses, or replacement lenses?
- [ ] Do I have out-of-network benefits? What is my out-of-network deductible, how much of it have I met, and what is my coinsurance?
- [ ] What is the allowed amount for these codes? (Read them from the practice's estimate.)
- [ ] If no in-network provider fits scleral lenses near me, can I ask for a network gap exception? How?
- [ ] Is there a deadline for submitting claims? Which form do I use, and where do I send it?

Answers and notes

Ask your vision plan

- [ ] Do you cover medically necessary contact lenses? What criteria and documents do you need?
- [ ] Is there a set allowance, and does it apply if my fitter is out of network?
- [ ] How do you coordinate with my medical plan, and which one should I submit to first?

Answers and notes