

COB BILLING GUIDE (Effective 2/11/2021)

SITUATION ONE

Medical & Refractive Diagnosis Codes

Exam and Refraction
With/Without Procedures Performed

Bill Health Plan

Health Plan Covers Exam
Partially Covers Procedure(s),
Denies Refraction

COB VSP Electronically

(eClaim, Acuity, Office Mate, EPM)
(single claim – even same day)
Keep copy of EOP* in patient's chart

WellVision & Essential Medical** Benefits

Maximize coverage using **both** benefits!
Bill for exam, refraction and medical
procedure(s) remaining balance.
Add second authorization in COB box.
Must have a routine diagnosis code
in addition to medical diagnosis code.

1. Doctor bills medical exam and refraction with a valid refractive diagnosis code. COB allowed under Essential Medical** for exam/procedures and WellVision exam to pick up refraction.
2. Doctor bills medical exam and refraction with medical diagnosis only. COB allowed only with Essential Medical** for exam coverage, excluding refraction.
3. Doctor bills WellVision plan for exam, refraction and eyewear with refractive diagnosis only. COB allowed only with WellVision benefits for exam, refraction and eyewear.

Note: For VSP-to-VSP COB, you can only coordinate WellVision to WellVision or Medical to Medical benefits. If patient received refractive and medical services, bill two separate claims.

*Explanation of payment

**VSP Essential Medical Eye Care, also applies to VSP Diabetic Eyecare Plus ProgramSM

SITUATION TWO

Medical Only Diagnosis Codes

Exam With/Without Refraction
With/Without Procedures Performed

Bill Health Plan

Health Plan Covers Exam
Partially Covers Procedure(s),
Denies Refraction

COB VSP Electronically

(eClaim, Acuity, Office Mate, EPM)
(single claim – even same day)
Keep copy of EOP* in patient's chart

Essential Medical** Benefit

Bill for exam, refraction and medical
procedure(s) remaining balance.
VSP will deny refraction (bill patient).
Note: Essential Medical does not cover
refraction – if performed, a routine diagnosis
code is required, see Situation 1.

SITUATION THREE

Refractive Diagnosis Codes

Exam and Refraction
Prescription Eyewear

Bill Primary Vision Plan

Non-VSP Vision plan partially
covers Exam and Materials

COB VSP Electronically

(eClaim, Acuity, Office Mate, EPM)
(single claim – even same day)
Keep copy of EOP* in patient's chart

WellVision Benefit

Bill for exam, refraction and eyewear
remaining balance.
Note: WellVision benefit will not cover
medical procedures – if performed, a
medical diagnosis code is required,
see Situation 1.