



OPTOMETRIST RESOURCE GUIDE

Practical guide to assist newly graduated doctors
of optometry in getting started and existing
practitioners in exploring new practice opportunities.

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OPTOMETRIST RESOURCE GUIDE

An Aid to a Profitable Career in Optometry

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Introduction

The California Optometric Association (COA) has prepared this *Guide* for the exclusive use of its members. It is intended to aid new practitioners entering the practice of optometry and existing doctors of optometry who wish to change practice focus based on current information.

The *Guide* contains valuable information to inform and assist new and existing doctors of optometry in establishing and continuing a productive career in the practice of optometry, including:

- Obtaining and maintaining a license and certifications to practice optometry
- Insurance coverages
- How to become a provider on public and private panels
- Optometric buying groups
- Practice settings
- Starting a practice
- Employment resources
- Importance of participating in organized optometry
- COA, AOA and local society membership resources and benefits

The practice of optometry continues to evolve. With that in mind, the *Guide* will also be placed on COA's website and updated as developments unfold. Members are encouraged to visit the COA website often for these updates and other information of value to the California doctor of optometry.

The information in this *Guide* was obtained from sources considered reliable. However, COA, nor its officers, trustees, members or employees are responsible for any inaccuracies. Nothing in this *Guide* shall be construed in any manner whatsoever as constituting or recommending any industry or professional standard or practice, nor shall it constitute the practice of law, accounting or any other profession. It is intended as a resource only, and is **NOT** to be considered a substitute for the services of competent professionals such as attorneys, certified public accountants and other advisors. Doctors are encouraged to directly contact the various entities and organizations referenced in the various portions of the publication.

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Your Checklist

NEW ODS – FIRST THINGS FIRST

You've just graduated and now you're a doctor of optometry. **Congratulations!** Your career is just starting. Here is one of the first things you need to do.

Need to do	Assess your need		See page
<input checked="" type="checkbox"/>	<input type="checkbox"/>	Apply for Your California Optometric License	6

NEW ODS/EXISTING ODS – NEXT STEPS/GETTING STARTED/REFERENCES

Consider these next steps as you get yourself started. Regardless of your practice setting or practice mode, you will need to evaluate which of these you will need or want to obtain.

Need to do	Assess your need		See page
<input checked="" type="checkbox"/>	<input type="checkbox"/>	Submit State Board Notification	8
<input checked="" type="checkbox"/>	<input type="checkbox"/>	Determine Need for Supplemental Licenses/Certifications	8
<input checked="" type="checkbox"/>	<input type="checkbox"/>	Fulfill Continuing Education Requirements	11
<input type="checkbox"/>	<input checked="" type="checkbox"/>	Obtain Insurance for You and Your Practice	12
<input type="checkbox"/>	<input checked="" type="checkbox"/>	Apply for Drug Enforcement Agency (DEA) Number/Schedule II Hydrocodone Products	14
<input checked="" type="checkbox"/>	<input type="checkbox"/>	Obtain Your National Provider Identifier (NPI)	16
<input type="checkbox"/>	<input checked="" type="checkbox"/>	Enroll as a Medicare Provider	17
<input type="checkbox"/>	<input checked="" type="checkbox"/>	Enroll as a Medi-Cal Provider	20
<input type="checkbox"/>	<input checked="" type="checkbox"/>	Become a Plan Provider	25
<input type="checkbox"/>	<input checked="" type="checkbox"/>	Familiarize Yourself with Billing for Medical Services	27
<input type="checkbox"/>	<input checked="" type="checkbox"/>	Join a Buying Group	28
<input type="checkbox"/>	<input checked="" type="checkbox"/>	Explore Practice Settings	29
<input type="checkbox"/>	<input checked="" type="checkbox"/>	Explore Practice and Employment Opportunity Resources	32

STARTING A NEW OR REFOCUSING AN EXISTING PRACTICE

Helpful tips and worksheets to consider when opening a new or refocusing an existing practice.

Need to do	Assess your need		See page
<input type="checkbox"/>	<input checked="" type="checkbox"/>	Starting a New/Refocusing Practice Timeline Checklist	34
<input type="checkbox"/>	<input checked="" type="checkbox"/>	Equipment Suggestions for a Start-up/Refocused Practice	35
<input type="checkbox"/>	<input checked="" type="checkbox"/>	Register as an Employer	38

CALIFORNIA OPTOMETRIC ASSOCIATION/AMERICAN OPTOMETRIC ASSOCIATION/LOCAL SOCIETY

Need to do	Assess your need		See page
<input checked="" type="checkbox"/>	<input type="checkbox"/>	JOIN COA/AOA/LOCAL SOCIETY!	39
<input checked="" type="checkbox"/>	<input type="checkbox"/>	Membership Services and Benefits	42

Apply for Your California Optometric License

The following California licensing information is intended for those applicants who have recently graduated from an accredited school or college of optometry.

Notes:

1. If you are a graduate from a non-accredited school or if you are an out-of-state licensed doctor of optometry who was licensed prior to January 1, 2000, please contact the California State Board of Optometry (SBO) for licensing information.
2. License applicants who hold an optometric license in another state, district or territory of the U.S. and who are spouses or domestic partners of a person on active duty in the U.S. Armed Forces assigned to a duty station in California are entitled to expedited licensure. For more information, see the form “Military Status — Expedite” on the SBO website at www.optometry.ca.gov/formspubs/mil_expedite.pdf.

CHECKLIST FOR CALIFORNIA STATE BOARD OF OPTOMETRY (SBO) LICENSE APPLICATION

SBO Website: www.optometry.ca.gov

Obtain a Licensure Application Packet from the California State Board of Optometry (SBO). Download it directly from www.optometry.ca.gov/formspubs or call the SBO at (866) 585-2666 or (916) 575-7170.

- Have the National Board of Examiners in Optometry (NBEO) submit your “Official Score Reports” to the SBO.** The California State Board of Optometry must receive evidence of passing score for Parts I, II (including the Treatment and Management of Ocular Disease (TMOD) to receive Therapeutic Pharmaceutical Agents (TPA) certification) and III, as well as the California State Board of Optometry Laws and Regulation Examination (CLRE). To apply for the law exam, submit an Application for Licensure as an Optometrist that can be found at www.optometry.ca.gov/formspubs/opt_app.pdf with the required fee to receive an invitation in the mail with instructions on how to register. The invitation to register for the law exam will be coming from Psychological Services, LLC (PSI) the SBO’s computer-based testing vendor. For more information about the exam, go to www.optometry.ca.gov/formspubs/study-guide.pdf or contact the SBO at (916) 575-7170.

- Official Transcripts.** The California State Board of Optometry must receive official transcripts from an accredited school or college of optometry recognized by the SBO. Transcripts must include final grades and documentation of conferring of the doctor of optometry (OD) degree. Contact your school admission office to make sure they have been sent.

- Criminal Background Search.** The SBO requires that applicants furnish a full set of fingerprints for the purposes of conducting a criminal background check before a license will be issued.

► California Residents:

All applicants who wish to have their fingerprints taken in the State of California must use the “Request For Live Scan Service” form. The request form can be obtained by clicking on the link “Forms and Publications” on the SBO website and then clicking on “Request for Live Scan Service Form” under “Licensees” or directly log on to

www.optometry.ca.gov/licensee/livescan.pdf. If you are unable to download this form, please contact the SBO at (916) 575-7170 and request that the form be sent to you.

For information on live scan service locations and fees, go to the California Office of the Attorney General’s website at www.ag.ca.gov/fingerprints/publications/contact.php.

A scanning fee may be collected when you get your fingerprints scanned. Since this fee varies widely among locations; you may want to review the cost before going to the live scan site. Be sure to check for any restrictions on the method of payment, such as cash, money order only or if any appointment is required. In addition to the scanning fee, a criminal history reporting fee of **\$49.00** will be charged at the time you submit for live scan service.

► Non-California Residents:

Applicants who cannot have their fingerprints taken in the State of California must use a paper fingerprint card and service. The card is obtained by submitting your written, faxed or telephoned request to the SBO at:

Board of Optometry, 2450 Del Paso Road, Suite 105, Sacramento, CA 95834, fax (916) 575-7292, telephone (916) 575-7170. You must take this card to any local, state or other law enforcement agency for taking your fingerprints. A fingerprint-rolling fee may be collected when your fingerprints are taken. Send the card, a completed "Fingerprint Certification" form (which can be found by clicking on "Frequently Asked Questions — New Fingerprinting Requirements for Optometrists renewing an OPT license that was issued prior to April 1, 2007" on the SBO homepage and then click on "Fingerprint Certification Form"; www.optometry.ca.gov/formspubs/fingerprint_cert.pdf), along with a criminal background reporting fee of **\$49.00** to the SBO. Make this fee payable to the "California State Board of Optometry."

▶ **Processing Time:**

Typically, the processing of fingerprints done through the Live Scan service takes approximately three to seven work days to complete. The paper fingerprint card takes approximately four to six weeks to complete. If, after submitting your fingerprints, you wish to obtain their status, you may contact the California Department of Justice's 24-hour automated telephone system at (916) 227-4557. Please be prepared to provide them with your name, social security number and/or date of birth.

Note: Please allow a minimum of two (2) weeks after having your fingerprints taken before making a status inquiry.

□ **Submit Completed Application.** Mail to the State Board of Optometry, 2450 Del Paso Road, Suite 105, Sacramento, CA 95834:

- ▶ **Address of record.** Provide an address where you can be reached throughout the licensing process.
- ▶ **Photograph of Applicant.** Application must include one color 2"x2" passport, bust photograph taken within the previous six months.
- ▶ **Application Fee.** A processing fee of \$360 must be included with the application. Checks or money orders are to be made payable to the "State Board of Optometry."
- ▶ **Notice of Receipt.** Applicants are encouraged to enclose a self-addressed, stamped postcard with the application that the SBO will date-stamp and return to acknowledge receipt of the application.

□ **Notify the SBO of your practice location(s).**

Doctors of optometry must notify the SBO of every location at which they intend to practice optometry. See "California State Board of Optometry Notification/Supplemental Licenses" for more information on SBO notification requirements.

Keep this information handy for future reference:

California State Board of Optometry
2450 Del Paso Road, Suite 105
Sacramento, CA 95834
Telephone: (866) 585-2666/ (916) 575-7170
Fax: (916) 575-7292
Website: www.optometry.ca.gov
E-mail: optometry@dca.ca.gov

CONNECT WITH COA!

Why should you connect with COA?
Because we are the source for everything optometry-related in the State of California!
We have informational and entertaining videos, tweets, posts and more!

FOLLOW US...



On Facebook at www.facebook.com/CaliforniaOptometric



On Twitter at @COA_Vision

California State Board of Optometry Notification/Supplemental Licenses

Notifying the California State Board of Optometry (SBO) is the first thing you should do once you decide where you are going to practice.

New licensees are required to notify the SBO of their first principal place of practice location by completing the form “Principal Place of Practice Address Notification for New Licensees” found under the “Licensee” tab of the SBO website. An optometrist’s principal place of practice is the practice location to which the optometrist license will be issued. (www.optometry.ca.gov/formspubs/).

Depending on your practice and the number of different locations you have, various supplemental licenses may be needed. Check to see what other licenses you may need to apply for as required by the SBO (see below).

SUPPLEMENTAL LICENSES AND CERTIFICATIONS

Applications for the following supplemental licenses and certifications are available for download via the “Forms and Publications” page on the SBO’s website at:

www.optometry.ca.gov/formspubs/index.shtml

- **Branch Office License**

www.optometry.ca.gov/formspubs/branch_office_license.pdf

If you intend to practice optometry as a sole proprietor, or in a partnership or corporate ownership, at **more than one** location in which you have financial interest, you must first apply for and obtain a branch license from the SBO. If a third location is involved (a second branch office), you must be in personal attendance at each office fifty percent (50%) of the time that each office is open for the practice of optometry. This license is renewed annually no later than February 1. The fee is **\$75**.

- **Statement of Licensure**

www.optometry.ca.gov/formspubs/statement_licensure.pdf

If you intend to practice optometry as an employee or independent contractor at more than one location (in addition to your principal place of practice), you must first apply for and obtain a Statement of Licensure certificate to be placed in all practice locations other than your principal place of practice. This license is renewed at the same time as your optometrist license.

You will receive a separate renewal application for this license at the location to which it has been issued. The fee is **\$40**. Exceptions to this requirement include:

- If you practice at a branch office(s) for which you have a branch office(s) license(s).
- If you engage in the “temporary practice” of optometry, which is defined as the practice of optometry at locations other than the optometrist’s principal place of practice for not more than five (5) calendar days during a 30-day period, and not more than 36 days within a calendar year. This exception applies to all practice locations where the optometrist is engaging in temporary practice, not to each practice location individually. If you are engaged in the temporary practice of optometry, you must carry and present upon demand evidence of your licensure. If the time period of the temporary practice needs to be extended for any reason, you must obtain the Statement of Licensure.
- Provide optometric services in a health or residential care facility or nursing home (see “The Practice of Optometry in Health and Residential Care Facilities and Nursing Homes,” below).

- **Fictitious Name Permit**

www.optometry.ca.gov/formspubs/fictitious_name.pdf

If you intend to use a fictitious name in connection with your practice, you must first apply for and obtain a fictitious name permit from the SBO. This permit is renewed annually on January 31. The fee is **\$50**. **Note:** The fictitious name must contain at least one of the following designations: “optometry” or “optometric.”

- **Glaucoma Certification**

www.optometry.ca.gov/formspubs/glaucoma_cert.pdf

If you intend to obtain your glaucoma certification you must complete the application for glaucoma certification. The fee is **\$35**. (**Note:** Doctors of optometry who completed their education from an accredited school or college of optometry on or after May 1, 2008, are exempt from the didactic course and case management requirements for glaucoma certification provided they submit proof of graduation from that institution to the SBO.) For additional information about the glaucoma certification process, see “Glaucoma Certification FAQs” on the SBO website at www.optometry.ca.gov/faqs/glaucoma_cert.

[shtml](#) or contact the SBO at (866) 585-2666/(916) 575-7170; e-mail: optometry@dca.ca.gov.

- **TPL, TPG or TLG Certification**

www.optometry.ca.gov/formspubs/tpl_tpg_reissue.pdf

If you earn one or more of these certifications, you must have your license reissued to reflect the new practice authority granted. The fee is **\$25**. (*Note:* Graduates from an accredited school or college of optometry on or after May 1, 2008, are granted a license with certification to use therapeutic pharmaceutical agents (TPA), perform lacrimal irrigation and dilation (TPL) and certified to diagnose and treat primary open angle glaucoma (TLG).)

- **Retired License**

A doctor of optometry who holds a license that is current and active may apply for a “retired” license. Holders of this license may not practice optometry for any reason, do not have to obtain continuing education and can only use the titles “retired optometrist” or “optometrist retired.” No renewal is required and there is a one-time application fee of **\$25**. An application form is located on the SBO website under “Optometric License” at the “Licensees” tab at www.optometry.ca.gov/licensee/index.shtml.

The holder of a retired license may reactivate his or her license in the following manners:

- **Holder of a retired license for less than three (3) years.** Perform all of the below:

- Complete an SBO application for reactivation.
- Pay all accrued and unpaid reactivation fees as determined by the SBO.
- Pay all delinquency fees, if any.
- Submit proof of completion of the required number of continuing education hours for the previous two years.

- **Holder of a retired license for three (3) years or more.** Perform all of the below:

- Complete an SBO application for reactivation.
- Pay the fee required of a first-time licensee.
- Pass two examinations: **1)** the National Board of Examiners in Optometry’s Clinical Skills examination or other clinical examination approved by the SBO; and **2)** the SBO’s Laws and Regulations Examination.
- Pay a fee equal to the license renewal fee in effect on the last regular renewal date or a reactivation fee as

determined by the SBO, and any delinquency fees prescribed by the SBO.

- **Retired Volunteer Service License**

A doctor of optometry who holds a license that is current and active, or a retired license, may apply for a license with a “retired volunteer service” designation. Holders of this license are limited to the ability to only provide voluntary, unpaid optometric services at health fairs, vision screenings, and public service eye programs. Holders of this license must complete the same continuing education required of all doctors of optometry and can use the titles “retired optometrist” or “optometrist retired.” The license application fee is **\$50** and must be renewed every two years at a fee of **\$50**. An application form is located on the SBO website under “Optometric License” at the “Licensees” tab at www.optometry.ca.gov/licensee/index.shtml.

- **The Practice of Optometry in Health and Residential Care Facilities and Nursing Homes**

If you intend to practice optometry in a health or residential care facility or nursing home, you must meet specific requirements, such as:

- Maintain a primary business office that is registered with the SBO, separate from the health facility or residential care facility, and is open to the public during normal business hours by telephone for purposes of billing services or access to patient records; and,
- Maintain records and make them available to the patient in a specified manner; and,
- Maintain patient prescription records in a specified manner; and,
- Possess and appropriately use the instruments and equipment required for all optometric services provided in the care facility or nursing home.

An optometrist who satisfies all of the requirements for the practice of optometry in a care facility or nursing home will not be required to provide notification to the SBO of each health facility, residential care facility or nursing home at which he or she practices (Statement of Licensure). To learn about the rest of the requirements, please visit the SBO’s website at www.optometry.ca.gov/lawsregs/newlaws2011.shtml

- **Leaving or Closing a Practice**

Due care should be exercised when closing or departing from an optometric practice, whether it is temporary or permanent. Not only does this ensure a smooth transition from the current optometrist to the new optometrist, but it also reduces the liability of “patient abandonment.” Therefore, it is the responsibility of all optometrists and other parties who may be involved to ensure that:

- Patients are notified of changes in the optometric practice. This is best done with a letter to patients by the optometrist explaining the change, including the final date of practice. To inform inactive patients or those who have moved away, the SBO recommends placing an advertisement in a local newspaper.
- Advise patients as to where their medical records will be stored and how they may access them. To facilitate the transfer of medical records to the new

optometrist, an authorization form should be included in the letter.

- If the practice is being taken over by another optometrist or another can be recommended, the patients can be referred to that optometrist.
- A fictitious name permit is not transferable if an optometric practice is purchased by another optometrist. The former owner should submit a written notice to cancel the permit, and the new owner must submit a permit application. Both documents should be mailed together to ensure the name will be available to the new owner.

For more information on leaving or closing a practice, see “Closing Your Optometric Practice” at www.optometry.ca.gov/formspubs/closing_practice.pdf.



Continuing Education

California law requires that optometrists take and demonstrate that they met CE requirements upon renewal of their optometric license.

Licensed Optometrists (Non-TPA):

The law requires non-TPA licensed doctors of optometry to complete 40 hours of SBO-approved CE every two-year renewal period to renew their license as “Active” status (COA and the American Optometric Association are approved to provide CE).

TPA-Certified Licensed Optometrists:

TPA-certified optometrists must obtain 50 hours of SBO-approved CE every two-year license renewal period, 35 of which must be in the diagnosis, treatment and management of ocular disease in the below areas in any combination:

- glaucoma, ocular infection,
- ocular inflammation,
- topical steroids,
- systemic medication, or
- pain medication.

TPG/TLG—Certified Licensed Optometrists:

In addition to the CE requirements for TPA-certified doctors of optometry, TPG- and TLG-certified optometrists, i.e., glaucoma certified, are required to complete 10 hours of glaucoma-specific CE every license renewal period. These 10 hours are part of the 35 hours required for the diagnosis, treatment and management of ocular disease.

Self-Study/Correspondence Courses:

The SBO accepts a maximum of 20 hours of CE earned through the completion of acceptable, documented and accredited self-study courses. Credit for self-study courses, i.e., review of written, audio, video material, or a combination, is given at the ratio of one hour of credit for one hour of self-study. (COA offers 12 hours accredited self-study CE through “CE@ HomeOnline” and *CE@Home*; www.coavision.org/i4a/pages/index.cfm?pageid=3410.)

EXEMPTIONS FROM CE REQUIREMENTS

- **New Graduate/Licensee:** Any licensee who is renewing an active license for the first time, and graduated less than one year from the date of initial licensure, is exempt from continuing education (CE) requirements.
- **Military Personnel:** CE requirements are waived for any licensee who is on active military for the time the licensee is serving on active duty. A doctor of optometry may not practice while under this waiver. For more information see “Renewal Fee Waiver for Active Duty Military Personnel” on the SBO website at www.optometry.ca.gov/licensee/military.shtml.

RESOURCES FOR CONTINUING EDUCATION

- **California Optometric Association**
Online CE Calendar www.coavision.org
(under “Calendar” on “CE/Events” tab)
Monterey Symposium
www.montereysymposium.com
Regional OptoWest Programs
www.optowest.com
- **Local Optometric Societies**
Contact your local society or societies in your adjacent areas. Many of these programs are also posted on COA’s online Calendar (see above).
- **UC Berkeley School of Optometry**
optometry.berkeley.edu/ce/introduction
- **Marshall B. Ketchum University/Southern California College of Optometry**
www.ketchum.edu/index.php/ce/ce_calendar
- **Western University of Health Sciences, College of Optometry**
www.westernu.edu/optometry/academics1/optometry-continuing-education
- **Vision West, Inc.**
(800) 640-9485
www.vweye.com
- **American Optometric Association/AOAExcel™**
www.aoa.org
www.excelod.com/eyelearn
(AOA member login required)
- **American Academy of Optometry**
www.aaopt.org

Insurance for You and Your Practice

Insurance is a financial arrangement designed to reduce risk. The purchaser of insurance pays a small amount called a premium to an insurer who promises to pay a larger amount should an unlikely adverse event occur which causes a financial loss.

Some types of insurance are required by law, for example automobile liability insurance, health insurance, and workers' compensation insurance if you have employees. Some types of insurance may be required by lenders, landlords or provider panels, and other types of insurance are just a good idea to have for peace of mind.

WHAT TYPES OF INSURANCE ARE THERE?

Professional Liability

Though not required by California law, professional liability insurance, also called malpractice insurance, protects you while practicing within the scope of your license against patients who sue you under the claim that they were allegedly harmed by your negligent or intentionally acts. This is coverage is often required to join provider panels.

If you are beginning practice or practice as a sole proprietor or an independent contractor, you will have to purchase professional liability insurance on your own.

If you are employed by another doctor or work in a clinical setting, such as an HMO, check to see if your malpractice coverage is provided for you. If so, make sure:

- You receive a copy of the certificate of insurance showing you are covered.
- Your employer provides coverage at off-site locations, i.e., volunteering at a school vision screening, etc. If not provided for you, you may wish to consider purchasing additional malpractice insurance on your own.
- It is recommended that new graduates and seasoned doctors of optometry alike protect themselves from expensive legal actions wherever and whenever they are engaged in the practice of optometry by being covered by a substantial malpractice insurance policy.

Business Owners Package

A bundled policy, containing both property and general liability protection against business property losses or litigation due to injury or accident.

Workers' Compensation

If you have employees working for you, this coverage

is required by law. Workers' compensation insurance provides coverage of medical expenses and lost wages for employees injured or who contract an occupational disease at work.

Health Insurance

Every US citizen is required to have at least a "Bronze" level health insurance plan in force or pay a penalty. One can procure health insurance as an individual either through the COA-sponsored coverage or Covered California.

If you are an employer, all group plans offered through the COA program or Covered California meet at least the required "Bronze level" standards and avoid the individual tax penalty.

Long-Term Disability

Protects your income in the event that you are unable to work because of disability caused by injury or illness. It pays a percentage of income to encourage a return to fulltime work. Some employers offer the benefit, but many optometrists elect to purchase their own individual policy.

Life Insurance

Protects your family and business affiliations in the event of your untimely death. Protection can be purchased for periods of time, for example 10 year term, 20 year term, or length of a mortgage, or can be "permanent," meaning for as long as premiums are paid life insurance remains in force.

Accidental Death and Dismemberment (AD&D)

Pays the full policy amount for death caused by an accident and reimburses a percentage of the face amount for loss of limbs. This is a very low cost policy that provides your family financial piece of mind in the event of an accident.

Business Overhead Expense

Pays the operating and fixed expenses of running your practice if you become disabled so you don't have to use your personal income.

Dental Insurance

Protects the health of your teeth and gums. May be offered as an inexpensive, but valued employee benefit or purchased as an individual or family.

WHAT DO YOU NEED TO CONSIDER WHEN SHOPPING FOR INSURANCE?

A prime consideration is trustworthiness of the agent or

organization with whom you are consulting. Good advice will generally, over the long run, lend itself to value and peace of mind.

HOW DO YOU CHOOSE WHICH INSURANCE PLAN, AGENT OR CARRIER TO USE?

Here are some considerations:

1. Insurance company ratings: Check the A.M. Best Rating of your insurance company. To learn more about this, visit www.ambest.com.
2. Quality of coverage:
 - What does the policy cover?
 - Do you have a selection of coverage limits that suit your needs?
 - Who do you need to include: practice owners, associates, employees, additional insureds?
 - How much/what kind of legal fees and court costs will be paid for covered claims?
 - What lost wages can be collected if you are required to appear in court due to a claim filed against you?
3. Policy Limits:
 - Are your limits, i.e., your policy payout, set high enough to maintain your financial status now and into the future?
 - Do you have enough coverage to replace your contents, e.g., furniture and fixtures, inventory, equipment, computers and software, etc.?
 - Are the limits of liability high enough to protect your personal assets?

4. Association programs: Many times association programs are designed for a particular profession or industry. In some cases, discounted premiums are available along with unique program designs for the members of that profession or industry (see “California Optometric Association Insurance Programs,” below).
5. Client service: When you call, is someone there to answer your call? More importantly, do they understand your needs and are they willing to take the extra steps to assist you?
6. Price: After you have evaluated the above qualifications, then and only then, are you ready to evaluate price. Be willing to compare insurance programs based on real value and not just price.

RESOURCES

California Optometric Association Insurance Programs

The California Optometric Association sponsors an array of insurance programs that are overseen by a committee composed of member doctors of optometry who are charged with developing, monitoring and evaluating insurance programs to serve the needs of COA members. As you explore your options for various insurance products, remember to also check into these offerings that demonstrate the criteria of value: an “A-” or better AM Best Rating, quality of coverage, competitive premiums, reliability and exclusivity to membership and service.

Insurance programs are offered through Mercer:

- Professional Liability (*ask about the First Year Graduate rate)
- Business Owners Package
- Workers’ Compensation
- Health Insurance, both individual and group
- Life Insurance — 10 and 20 year terms as well as permanent Universal Life
- Long-Term Disability
- Business Overhead Expense
- Dental
- Long-Term Care
- Accidental Death & Dismemberment

Mercer Health & Benefits Insurance Services LLC Contact a Mercer client advisor for more information:

Telephone: (800) 775-2020 | E-mail: coa.insurance.service@mercer.com | Website: www.coamemberinsurance.com

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DEA Numbers and Optometry

The U.S. Drug Enforcement Agency (DEA) has determined that TPA-certified doctors of optometry are eligible for a mid-level practitioner DEA number. TPA-certified optometrists are required to have a DEA registration number in order to prescribe oral analgesics that contain codeine or hydrocodone. These are the only compounds that require California TPA-certified optometrists to have a DEA number to prescribe; all other prescribed agents do not require DEA registration.

Note: In 2014, the DEA enacted a rule which reclassified hydrocodone combination products from Schedule III to Schedule II. Doctors who have a DEA number and wish to continue to prescribe hydrocodone combination products must update their registration, see “Hydrocodone Registration Update.”

For your reference, the SBO has a fact sheet on TPA certification requirements that can be found at www.optometry.ca.gov/formspubs/tpa-cert-fact-sheet.pdf.

REGISTRATION & APPLICATION PROCESS

If you have any questions regarding the DEA number registration and application process or how to obtain an application, contact the DEA Headquarters Registration Section at (800) 882-9539. Applications may also be obtained from a local DEA field office. To find the DEA field office near you visit: www.deadiversion.usdoj.gov/drugreg/offices/index.html.

Online application forms are also available via the DEA website. If possible, you are encouraged to use the on-line forms system to apply for your registration. This is an interactive system that allows the user to complete and submit the application online along with a credit card payment. For a new registration you will need to complete DEA Form 224. Renewal applications, DEA Form 224a, are only available via the online application system. Also, if you wish to be able to prescribe hydrocodone combination products, be sure to check the box for “Schedule II Narcotics.”

To begin the online application process visit:

<https://www.deadiversion.usdoj.gov/webforms/jsp/regapps/common/newAppLogin.jsp>

To renew a DEA number visit:

<https://www.deadiversion.usdoj.gov/webforms/jsp/regapps/common/renewalAppLogin.jsp>

Registration Changes:

Name, address, schedule and drug code change forms are available online through the DEA website. The forms may be completed and submitted online for processing. To access these forms online visit:

<https://www.deadiversion.usdoj.gov/webforms/jsp/regapps/common/updateLogin.jsp>.

Hydrocodone Registration Update

Optometrists with a DEA registration who wish to continue to prescribe hydrocodone combination products must update their DEA registration online at <https://www.deadiversion.usdoj.gov/webforms/jsp/regapps/common/updateLogin.jsp>. COA has prepared “DEA Registration Update Instructions” that is located on the COA website in the “Fact Sheets” folder under “Government Affairs.” www.coavision.org/files/DEA%20Registration%20Update%20Instructions.pdf

FREQUENTLY ASKED QUESTIONS ABOUT APPLYING FOR DEA NUMBERS

Do I have to have a DEA number?

No. If an optometrist is not planning on prescribing controlled substances, i.e., codeine with compounds and hydrocodone with compounds, a DEA number is not necessary. However, the TPA certification permits you to prescribe oral analgesics that contain the above-referenced controlled substances and a DEA number is required to prescribe these drugs. **Note:** Be sure to check both “Schedule II Narcotic” to allow you to prescribe hydrocodone with compounds and “Schedule III Narcotic” to prescribe codeine with compounds.

What drugs can I prescribe once I obtain my DEA number?

The DEA has designated California optometrists with TPA certification as “mid-level practitioners,” which means they can prescribe, administer, dispense and procure only certain defined drugs. According to California law, those drugs are codeine with compounds and hydrocodone with compounds.

Note: Prescribing these drugs can only be for ocular-related pain for a maximum of three days. If the pain persists after three days, the patient must be referred to an ophthalmologist.

Do I need two DEA numbers if I have two offices?

Yes. If an optometrist plans on procuring and storing controlled substances at multiple office locations, multiple DEA numbers will be required. Inventory and dispensing of controlled substances are tightly controlled by federal regulations; therefore, an optometrist cannot procure controlled substances and then “distribute” them to various offices. If you have questions about obtaining multiple DEA numbers for branch offices, please contact your local DEA office.

Can an optometric group get one DEA number for the whole office?

No. Each provider who plans on prescribing, administering or dispensing controlled substances should have their own DEA number. For ease of administration, however, only one provider in each practice should be responsible for “procuring” controlled substances and maintaining the appropriate administrative files.

What do I tell pharmacists who refuse to fill my prescriptions without a DEA number?

A DEA number is required only for prescribing codeine with compounds and hydrocodone with compounds.

How can I advertise my TPA status?

TPA optometrists may advertise that he or she is certified by the California Board of Optometry to prescribe therapeutic pharmaceutical agents.

What are the requirements for writing a prescription for codeine with compounds and hydrocodone with compounds drugs?

You are required to use “tamper-resistant” forms approved by the California Board of Pharmacy and the Department of Justice for ALL written prescriptions and to report certain prescribing information to the State CURES program.

How can I obtain “tamper-resistant” prescription forms that comply with state and federal laws?

You may order “tamper-resistant” prescription pads from security prescription printer companies that have been pre-approved by the California Department of Justice and Board of Pharmacy.

The directory of approved companies can be found at oag.ca.gov/security-printers/approved-list.

Doctors of optometry are encouraged to review a comprehensive FAQ on prescribing controlled substances posted to the SBO website under “Optometric Practice Related Information” at the “Licensees” tab at www.optometry.ca.gov/licensee/index.shtml.



How to Get Your NPI

The Administrative Simplification provisions of the Health Insurance Portability and Accountability Act of 1996 (HIPAA) mandate the adoption of standard unique identifiers for health care providers, as well as the adoption of standard unique identifiers for health plans. The purpose of these provisions is to improve the efficiency and effectiveness of the electronic transmission of health information. The Centers for Medicare & Medicaid Services (CMS) has developed the National Plan and Provider Enumeration System (NPPES) which collects identifying information on health care providers and assigns each a unique National Provider Identifier (NPI). As soon as you have your license, you need to obtain a type 1 NPI even if you are not sure where or how you are going to practice.

This will be your identifying number for your entire professional career.

Corporate or group practices, including the corporation formed when an individual doctor of optometry

incorporates him/herself, are required to also obtain a type 2 NPI for the group practice or corporation.

- **Apply online for a type 1 and/or 2 NPI:**

Estimated time to complete the NPI application form is 20 minutes. For instructions and to complete an online application visit <https://nppes.cms.hhs.gov/NPPES/StaticForward.do?forward=static.instructions>.

- **Download a type 1 and/or 2 NPI Application:**

To download a PDF version of the NPI Application/Update Form CMS-10114, visit www.cms.gov/Medicare/CMS-Forms/CMS-Forms/downloads/CMS10114.pdf.

CONTACT

National Provider Identifier (NPI) Enumerator
(800) 465-3203
(800) 692-2326 — TTY
customerservice@npienumerator.com



How to Become a Medicare Provider

Medicare is a federal program begun in 1963 to provide medical care for those over 65 years of age, those who are permanently disabled and those with certain other disease conditions. Doctors of optometry became eligible to bill for Medicare services through the efforts of AOA in 1986.

A Medicare contractor will not process your enrollment application without your NPI and a copy of the NPI notification letter received from the National Plan and Provider Enumeration System or the organization requesting your NPI with each CMS-855 application form you submit. To access and download the appropriate Medicare enrollment application, find responses to commonly asked questions, or to find telephone and mailing address information for the fee-for-service Medicare contractor serving your area, currently Noridian Healthcare Solutions, visit the CMS provider enrollment website at www.cms.hhs.gov/MedicareProviderSupEnroll. There is an application fee that varies in amount annually. In addition, CMS has prepared a PDF slide presentation on the provider enrollment process that can be accessed at www.cms.gov/Medicare/Provider-Enrollment-and-Certification/MedicareProviderSupEnroll/Downloads/PE2013-PEApril2013Presentation.pdf.

MEDICARE PROVIDER/GROUP PRACTICE APPLICATIONS

Depending on your mode of practice, there may be more than one application to complete in the process of becoming a Medicare provider.

All Medicare provider and group practice applications listed below may be submitted by completing a PDF form or online through PECOS (Provider Enrollment Chain and Ownership System) which supports the Medicare provider and supplier enrollment process by capturing provider/supplier information from the CMS-855 family of forms. **CMS urges the use of PECOS as the most efficient method for submitting your enrollment application as it guides you through the application, reduces the need for follow-up because of incomplete applications, and results in a more accurate application that saves you time and administrative costs.** The website allows registered

users to securely and electronically manage Medicare enrollment information. Visit <https://pecos.cms.hhs.gov/pecos/login.do>.

Registered PECOS users may:

- Submit an enrollment application to Medicare.
- View or update existing enrollment information.
- View the status of applications submitted to Medicare from this website.
- Voluntarily withdraw enrollment in Medicare.

The various Medicare application and enrollment forms — most of which can be obtained through PECOS — are:

1. Obtain an application packet.

Contains all provider enrollment application forms. Call (877) 591-1587; **or** download forms from www.cms.gov/Medicare/Provider-Enrollment-and-Certification/MedicareProviderSupEnroll/EnrollmentApplications.html. **or** visit PECOS to submit an application online at <https://pecos.cms.hhs.gov/pecos/login.do>.

If enrolling by mail, send your application to:

For Southern California (*Counties: Ventura, Los Angeles, Orange, Imperial, San Diego, Santa Barbara and San Luis Obispo*)

Noridian JE Part B — Southern CA Enrollment
PO Box 6775
Fargo, ND 58108-6775

For Northern California (*All other counties*)

Noridian JE Part B — Northern CA Enrollment
PO Box 6774
Fargo, ND 58108-6774

2. Medicare provider application form.

All doctors of optometry who wish to bill the Medicare contractor for services rendered to Medicare-covered individuals need to complete CMS 855I, the Medicare enrollment application for physicians and non-physician practitioners. Other instances in which an 855I is required to be submitted is if you are an individual practitioner and:

- Are currently enrolled with a Medicare fee-for-service contractor but need to enroll in another fee-for-service contractor's jurisdiction, e.g., you

have opened a practice location in a geographic territory serviced by another Medicare fee-for-service contractor.

- Are currently enrolled in Medicare and need to make changes to your enrollment information, e.g., you have added or changed a practice location.
- Are an individual who has formed a professional corporation of which you are the sole owner.

Download the form at www.cms.hhs.gov/cmsforms/downloads/cms855i.pdf.

3. Medicare group providers complete CMS 855R Reassignment of Medicare Benefits form.

This Medicare enrollment application is for individual doctors of optometry who practice in a multi-doctor or group practice to reassign (or terminate) Medicare benefits to that group practice. Services provided can then be billed by, and paid to, the provider or group for which you are working. Likewise, use this form if you wish to terminate a reassignment of benefits.

Download the form at www.cms.gov/Medicare/CMS-Forms/CMS-Forms/downloads/cms855r.pdf.

4. A group practice or the opening an additional office requires the completion of the CMS 855B Clinics/Group Practices and Certain Other Suppliers enrollment form.

Complete this application if you are: **a)** a multi-doctor group practice that plans to bill Medicare, **b)** are currently enrolled with a Medicare fee-for-service contractor but need to enroll in another fee-for-service contractor's jurisdiction, e.g., you have opened a practice location in a geographic territory serviced by another Medicare fee-for-service contractor, or **c)** you are currently enrolled in Medicare and need to make changes to your enrollment data, e.g., you have added or changed a practice location. Download the form at www.cms.gov/Medicare/CMS-Forms/CMS-Forms/downloads/CMS855B.pdf.

5. If you provide durable medical equipment, e.g., glasses, contact lenses, etc., complete CMS 855S Durable Medical Equipment, Prosthetics, Orthotics, and Supplies (DMEPOS) Supplier form.

If eyeglasses are provided to Medicare beneficiaries, then this form needs to be completed for each optometrist in the practice and submitted to the National Supplier Clearinghouse (NSC). Medicare requires that optometrists be assigned a Durable Medical Equipment Regional Carrier (DMERC) Supplier Number if you will be providing or billing for materials, e.g., frames and lenses. (**Note:** Eyeglasses are not covered by Medicare except following cataract surgery.) If you have more than one location, you must apply for a supplier number for each location. NSC will process the data and will issue a supplier number before you can submit claims to the DMERC. Contact NSC at (866) 238-9652. Download the form at

www.cms.gov/Medicare/CMS-Forms/CMS-Forms/downloads/cms855s.pdf.

6. Doctors of optometry enrolled with Medicare must decide whether to be a participating or non-participating physician by completing CMS 460 Medicare Participating Physician or Supplier Agreement.

Participating doctors of optometry agree to always accept assignment, i.e., payment directly from Medicare instead of having the patient pay the allowed charge and then the patient seeks reimbursement from Medicare. Generally, participating ODs receive a 5 percent higher reimbursement than non-participating optometrists. New doctors of optometry can sign the agreement and become a Medicare participating provider at the time of their enrollment with Medicare. Other doctors can enroll during the open enrollment period toward the end of each calendar year — generally from mid-November through December 31. Download the form at www.cms.gov/Medicare/CMS-Forms/CMS-Forms/Downloads/CMS460.pdf.

7. All doctors of optometry enrolled and reimbursed by Medicare are required to receive their reimbursement by electronic funds transfer (EFT) and must submit a CMS 588 Electronic Funds Transfer (EFT) Authorization Agreement form.

Doctors of optometry should submit the form at the time of Medicare provider enrollment, revalidation, change of Medicare contractors or submission of an enrollment change request. Download the form

at www.cms.gov/Medicare/CMS-Forms/CMS-Forms/downloads/CMS588.pdf.

CAUTION!

The Medicare enrollment process is unfriendly to optometrists/physicians. Read through the application instructions thoroughly, carefully review the requirements and assemble all of the required information before submitting a Medicare enrollment form (paper or electronic). If any part of the application is incomplete, supporting documentation is missing or other mistakes are made, the enrollment process can be delayed for months. The Medicare contractor for California, Noridian Healthcare Solutions, processes the enrollment applications, not Medicare headquarters in Baltimore.

MEDICARE ADVANTAGE

While the majority of Medicare beneficiaries receive their health coverage from original Medicare, more individuals are choosing to get their benefits from a Medicare Advantage plan, also known as a Medicare private health plan. Medicare Advantage plans are approved by Medicare and offered by private insurance companies. Medicare Advantage plans are required to offer coverage that is comparable to original Medicare Parts A and B.

Getting on a Medicare Advantage panel is a completely

different process than applying to be a traditional Medicare provider. To apply to be a Medicare Advantage provider, you must specifically request a Medicare Advantage contract from the private plan offering that coverage. *You are not automatically a Medicare Advantage provider if you are already a provider for Medicare or a private health plan that is offering Medicare Advantage.*

COA has prepared a “Medicare Advantage” fact sheet that is located on the COA website in the “Fact Sheets” folder under “Government Affairs”; www.coavision.org/files/Medicare%20Advantage%20Article.pdf.

ELECTRONIC HEALTH RECORD (EHR) INCENTIVE PROGRAMS

Electronic health records (EHR) are not mandatory at this time. But doctors who do not start using EHRs by 2015 may face penalties in Medicare. Federal funds are available to optometrists who adopt EHR and use it in a “meaningful” way in their office. COA has a fact sheet on EHR, “EHR: Electronic Health Records,” that can be found at the “Fact Sheets” link under the tab “Government Affairs” on the COA website or www.coavision.org/files/Electronic_Health_Records.pdf or, visit the American Optometric Association’s dedicated EHR website for more information at: www.aoa.org/optometrists/tools-and-resources/medical-records-and-coding/mu (AOA member login required).



How to Become a Medi-Cal Provider

Medi-Cal, California's Medicaid program, is a public health insurance program financed equally by the state and federal government which provides needed health care services for low-income individuals including adults, families with children, seniors, persons with disabilities, foster care, pregnant women, and low income people with specific diseases such as tuberculosis, breast cancer or HIV/AIDS.

Currently, Medi-Cal covers routine eye examinations, office visits, and certain diagnostic, ancillary and supplemental procedures used for the evaluation of the visual system for eligible Medi-Cal beneficiaries of all ages. However, services relating to the supply, replacement or repair of eyeglasses and other eye appliances are only covered for beneficiaries under the age of 21 and those residing in nursing facilities, e.g., skilled, intermediate care, and intermediate care for the developmentally disabled.

Medi-Cal beneficiaries are enrolled either in the fee-for-service (FFS) program or with a managed care plan. In order to provide services to FFS Medi-Cal beneficiaries, you must be enrolled as a participating provider. For information regarding provider enrollment, please refer to the statutes, regulations and provider bulletins section and the application site at http://files.medi-cal.ca.gov/pubsdoco/prov_enroll.asp#Statutes. Applicants are encouraged to review the forms and enrollment regulations as they contain application criteria terminology, processing timelines and the requirements for participation in the Medi-Cal program. Doctors of optometry are required to provide their NPI on their enrollment applications (see "How to Get Your NPI").

To enroll as a Medi-Cal provider:

- Contact the Xerox State Healthcare, LLC at (800) 541-5555 to request Medi-Cal enrollment applications be mailed to you **OR**
- Download an application packet for optometrists from the Provider Enrollment page on the Medi-Cal website at:
www.dhcs.ca.gov/provgovpart/Pages/OptomtristApplicationPackage.aspx
For questions on enrollment, contact the Provider Enrollment Division of the state Department of Health

Care Services at (916) 323-1945, ext. 454, or by e-mail at PEDCorr@dhcs.ca.gov.

- 1. Sole Proprietors:** To set up as a sole proprietor, complete and provide necessary documentation as requested on each of the following forms:
 - Medi-Cal Provider Application — Form DHCS 6204 (http://files.medi-cal.ca.gov/pubsdoco/Publications/masters-other/provappsenroll/07enrollment_DHCS6204.pdf)
 - Medi-Cal Disclosure Statement — Form DHCS 6207 (http://files.medi-cal.ca.gov/pubsdoco/Publications/masters-other/provappsenroll/03enrollment_DHCS6207.pdf)
 - Medi-Cal Provider Agreement — Form DHCS 6208 (http://files.medi-cal.ca.gov/pubsdoco/Publications/masters-other/provappsenroll/02enrollment_DHCS6208.pdf)
- 2. Group Providers:** If you are a group provider, defined as **two or more** rendering providers doing business together under a group provider number, you will need to apply as a group provider. In addition to the group provider application, a rendering provider application must be submitted for each individual provider not enrolled in Medi-Cal who is rendering services for the group (see "Rendering Provider," below). To set up as a group provider, complete and provide necessary documentation as requested on the Medi-Cal Provider Group Application — Form DHS 6203 (http://files.medi-cal.ca.gov/pubsdoco/Publications/masters-other/provappsenroll/08enrollment_DHCS6203.pdf).
- 3. Rendering Provider:** If you are in an employed setting or if you are an independent contractor, your employer must be enrolled with Medi-Cal as a group provider and you must enroll as a rendering provider. To become a rendering provider, complete and provide necessary documentation as requested on the form Medi-Cal Rendering Provider Application/Disclosure Statement/Agreement for Physician/Allied/Dental Providers — Form DHCS 6216 (http://files.medi-cal.ca.gov/pubsdoco/Publications/masters-other/provappsenroll/14enrollment_DHCS6216.pdf).

IMPORTANT!

Read through the application instructions thoroughly. If any part of the application is incomplete, or the supporting documentation is missing, the application may be delayed or returned for completion. The processing of an application can take several weeks.

After an application has been approved, you will receive a welcome letter and package which contains billing information. Usually within 2-3 weeks after receiving the welcome letter and package, a separate notification with your Provider Identification Number (PIN) will be mailed to you. Once you receive your PIN, you can begin verifying eligibility of your Medi-Cal patients and the billing process.

Note: Prospective Medi-Cal providers must apply for and be enrolled in the Medi-Cal program and agree to conditions of participation before claim submission or payment can be made for services furnished to Medi-Cal recipients. **Prior to approval of the application, an optometrist's decision to see Medi-Cal patients is at his/her own personal risk for payment.**

To provide services for beneficiaries on Medi-Cal Managed Care plans, in addition to enrolling with Medi-Cal, you will also need to submit an application to be on the panel of each plan in your area.



How to Become a Provider for Other Vision and Health Plans

In addition to Medicare and Medi-Cal, there are many other provider panels available to join. You will have to examine and decide which ones are best suited to your practice needs. Above all else, make sure you understand the plan. Some of the questions you need to ask yourself before joining a panel are:

How many patients are covered by this plan in my area?

Identify the major plans in your geographic area. If the majority of the population in your practice location has a certain plan, it would make sense to become a provider. On the other hand, if there are virtually no patients covered by this plan in your area, question whether it would be worth your while to become a provider for that plan.

What is the reimbursement rate?

All panels try to make their reimbursement schedules appear as lucrative as possible. As a provider, educate yourself about:

- The reimbursement amounts for the examination and materials
- Costs for which you will be responsible
- Costs for which the panel will be responsible

How easy is it to work with the plan?

Remember, each plan is organized differently with its own procedures and claims processes. Some plans are definitely easier to work with than others. However, you may not find this out until after you become a member. Read application instructions thoroughly, and check additional and specific requirements for each plan to which you are applying. Provider applications often require the following types of documentation:

- Proof of current professional liability certificate of insurance (“see “Insurance for You and Your Practice”)
- Professional license (see “Apply for Your California Optometric License”)
- DEA certificate (see “DEA Numbers and Optometry”)

How do you go about getting credentialed?

Credentialing is the administrative process for validating the qualifications of licensed professionals and

assessing their background and legitimacy. In order to become a provider of vision and health plans you must be credentialed by each health organization. You will have to become credentialed separately by each plan. Once you are a provider of one health plan you may want to consider registering with the Universal Provider DataSource (UPD) (see “Resources,” below).

RESOURCES

Universal Provider DataSource (UPD)

The UPD seeks to make the provider credentialing process more efficient for providers as well as health care organizations. Developed by the Council for Affordable Quality Healthcare (CAQH), a not-for-profit alliance of health plans, the UPD allows registered physicians and other health professionals to enter their credentialing information free of charge into a single, uniform online application that meets the credentialing needs of participating health plans, hospitals and other health care organizations. The provider data-collection service is not mandatory and exists to streamline the initial application and re-credentialing processes. To begin the UPD registration process log on to www.caqh.org/overview.php.

Covered California

Under the federal Affordable Care Act (ACA), individuals and small businesses are able to enroll in select health plans through the state health insurance exchange, Covered California, as well as through individual carriers. An essential benefit required to be offered by these plans is pediatric vision care. The benefit includes an annual eye exam and glasses for children up to 19 years of age; low vision is also covered. Most health plans in the exchange contract with a vision plan to provide the pediatric vision essential benefit required under the law.

Note: You are not automatically a Covered California provider if you are already contracted with a health plan that offers Covered California products. You must contact each health plan directly to verify your provider status and to request an application for its Covered California panel. Each plan offered through Covered California has an independent contracting process.

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Taking stock of the past, building for tomorrow – 2015 COA House of Delegates meeting

More than 140 COA-member doctors of optometry, along with the AOA president and president-elect, and the deans from each of California's three optometric colleges and schools, converged on San Jose February 20-21 to conduct the annual business of their association. [More >](#)



New COA president outlines goals for 2015

Dr. Barry Weissman lays out his goals and ambitions for his term as COA President.

[More >](#)



We are optometrists – we have a responsibility

A message from a few members of the COA Board of Trustees on why they feel ALL doctors have a duty to serve their profession. [Watch >](#)



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References: 1. Alcon data on file, 2012. 2. Alcon data on file, 2014.
See product instructions for complete wear, care and safety information.

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CAOptometric](https://www.pinterest.com/CAOptometric)



**LinkedIn Group:
California
Optometric Assn**

Vision Plans

Vision plans cover vision care services only. The following is a partial list of vision plans in California for your reference only. COA does not endorse any plan and this list is only provided as a resource to you.

Davis Vision

(800) 584-3140

www.davisvision.com

EyeMed

(888) 581-3648

www.eyemedvisioncare.com

Medical Eye Services (MES)

(800) 877-6372

www.mesvision.com

Superior Vision

(800) 507-3800, option 7

www.superiorvision.com

Vision Plan of America

(800) 400-4872

www.visionplanofamerica.com

Vision Service Plan (VSP)

(888) 867-8867

www.vsp.com

Keep up-to-date with vision plans by visiting the state Department of Managed Health Care at <http://wpso.dmhc.ca.gov/hpsearch/viewLicensedHealthPlan.aspx>.

Health Plans

The following health plans may or may not reimburse for all procedures within the optometric scope of practice in California. If the health plan contracts out its vision care services in your area, it will refer you to the appropriate vision plan. The following is a partial list of major health plans for your reference only. Those plans that are included in Covered California are noted as follows: “(1)”: offered to individuals, “(2)”: offered to small businesses; note that not all plans are offered in every county and you are encouraged to visit the Covered California website to keep up-to-date on its contracted carriers at www.coveredca.com. COA does not endorse any plan and this list is only provided as a resource to you.

Aetna US Healthcare of California

(800) 624-0756

www.aetnaushc.com

Anthem Blue Cross of California (1)

(855) 238-0095

www.anthem.com

Blue Shield of California (1), (2)

(800) 258-3091

www.blueshieldca.com

Chinese Community Health Plan (1), (2)

(415) 955-8800 ext. 3289

www.cchphmo.com

CIGNA HealthCare of California

(800) 882-4462

www.cigna.com

Community Health Group

(800) 840-0089

www.chgsd.com

Contra Costa Health Services

(877) 800-7423, Option 6

www.contracostahealthplan.org

Health Net of California (1), (2)

(800) 641-7761

www.healthnet.com

Health Plan of San Joaquin

(800) 932-7526 or (209) 942-6340

www.hpsj.com

Kaiser Permanente (1), (2)

N. CA: (800) 464-4000 or S. CA: (626) 405-3147

www.kp.org

L.A. Care Health Plan (1)

(866) 522-2736

www.lacare.org

Molina Healthcare (1)

(800) 526-8196, Option 3

www.molinahealthcare.com

Santa Clara Family Health Plan

(800) 260-2055 or (408) 874-1788

www.scfhp.com

Sharp Health Plan (1), (2)

(800) 827-4277 or (858) 499-8330

www.sharp.com

Valley Health Plan (1)

(408) 885-2221

www.valleyhealthplan.org

Western Health Advantage (1), (2)

(916) 563-2264

www.westernhealth.com

Keep up-to-date with health plans that contract (directly or indirectly) or employ doctors of optometry by visiting the state Department of Managed Health Care at <http://wpso.dmhc.ca.gov/hpsearch/viewLicensedHealthPlan.aspx>.

Billing for Medical Eye Services

In the practice setting, it is imperative that you know how to properly code and bill for your services. Most patients have some form of vision insurance. Therefore, being familiar with how to bill the various publicly supported and private vision plans can help you maintain cash flow to adequately support your business.

While Vision Service Plan (VSP) reimburses optometrists for primary eye care services for many of its members, it may not be the case for full service health plans, such as Blue Cross and Health Net. Although many preferred provider organization (PPO) health plans will allow doctors of optometry to bill for medical eye care services, you should contact the plan to verify that these services are payable to optometrists prior to rendering services. In contrast, health maintenance organization (HMO) health plans do not generally reimburse optometrists for medical eye care services. The advance of optometric scope of practice in California has outpaced adjustments by many HMO health plans to include optometrists as panel members. As one of its top priorities, COA continues to work towards gaining access to health plan panels for California doctors of optometry. Keeping optometry's position and leverage strong are paramount reasons to maintain your membership and support of COA.

Plans supported with taxpayer funding, i.e., "publicly supported," including Medicare and Medi-Cal fee-for-service, allow doctors of optometry to provide medical eye care services, such as foreign body removal or treatment of eye disease, etc. California law allows a Medi-Cal patient the freedom to choose to receive medical eye care services from a doctor of optometry practicing within the scope of their license. (see Business & Professions Code, Article 8, Section 690 http://leginfo.legislature.ca.gov/faces/codes_displaySection.xhtml?lawCode=BPC§ionNum=690). In many parts of the state, however, Medi-Cal forgoes the fee-for-service model and contracts with private managed care plans to provide services. These managed care plans frequently contract with vision plans, such as

VSP, to administer the vision care component of their benefits. Although VSP supports the enforcement of current law allowing patients with public-supported vision coverage to select an optometrist for any service within an optometrist's scope of practice, many Medi-Cal managed care plans that contract with VSP in the state only allow optometrists to provide basic vision care services such as a comprehensive eye exam while requiring the patient to obtain a referral from a primary care practitioner for medical eye care procedures.

More recently, California has rolled out a seven county pilot project where Californians who are eligible for both the Medicare and Medi-Cal programs (dual eligible) will be passively enrolled into a managed care plan. Counties impacted by this pilot project, which is formally named Cal MediConnect, include Los Angeles, Orange, Riverside, San Bernardino, San Diego, San Mateo and Santa Clara. This means that if you have a patient who is dually eligible and wants to remain in fee-for-service Medicare, he or she will have to actively choose to do so. If an enrollee does not select a plan, or does not opt out of Cal MediConnect, he or she will automatically be assigned to a plan. For more information, go to www.calduals.org.



Is Joining a Buying Group for You?

When making purchases for your practice, you should highly consider joining a buying group. A buying group's membership strength establishes many resources and competitive discounts from vendors that you might not be able to obtain on your own.

Here are some things to consider when joining a buying group:

- Membership exclusivity — can you join more than one buying group?
- Range of vendor selection.
- Volume incentive programs or additional savings and rebate programs.
- Fee structure and straightforward billing procedures.
- Helpful customer service and consultants.
- Many resources to help you with running a business.

FREQUENTLY ASKED QUESTIONS ABOUT BUYING GROUPS

What is an ophthalmic buying group?

An ophthalmic buying group consists of a group of independent eye care professionals — optometrists, opticians and ophthalmologists — who join together to purchase products and services so that the best prices in the industry are secured.

Who can join an ophthalmic buying group?

Any independent practicing optometrist, ophthalmologist or optician can enroll.

Why should a new graduate or long-practicing doctor of optometry join a buying group?

By becoming a member of a buying group, you will have immediate access to a complete vendor selection, competitive discounts, consolidated billing and many membership benefits that assist you in creating and operating a successful practice.

What should a new graduate or long-practicing OD look for in a buying group?

When selecting a buying group, a new graduate or

seasoned doctor of optometry should consider these factors:

- **Vendor Selection:** What vendors will the new graduate use or does the seasoned optometrist use in the practice?
- **Pricing, Discounts and Fee Structure:** Compare and determine which buying group will provide the overall maximum discount benefit to the practice.
- **Ownership:** What makes the buying group different/unique from other buying groups and how does its ownership support your profession?
- **Membership Benefits:** The volume incentive programs, continuing education seminars, customer service, online ordering, and practice management and networking tools offered.

What tips would you recommend to someone who is researching buying groups?

- Check for “hidden fees.”
- Check any contracts that require dollars from your practice to access discounts.
- Ask about incentive programs and membership benefits.
- Ask if the group passes on the fully negotiated discount.
- Ask how the buying group supports your profession.

Is there a membership fee to join a buying group?

Enrollment is free for most buying groups. Be sure to ask because some buying groups require you to be nominated in order to become a member, or require you to commit to a minimum monthly purchase volume.

RESOURCE

Vision West, Inc.

COA Preferred Eyecare Business Group

15970 Bernardo Center Dr., San Diego, CA 92127-1828

Telephone: (800) 640-9485

E-mail: customer_service@vweye.com

Website: www.vweye.com

Vision West is COA's preferred eyecare business group, representing over 250 vendors to meet all your practice and professional needs. It passes on 100 percent of the vendors' discounts, plus the Premium Vendor Program offers additional vendor discounts and rebates to help you save even more on all purchases billed through your Vision West account. The company is dedicated to helping independent eye care providers build profitable practices. There are no membership fees, contracts or minimum purchase requirements to join. Vision West has excellent customer service, easy pay options, 24/7 online account access, plus much more. Join today and ask about the Vision West New Member Program.

What Kind of Practice Setting are You Interested in?

In today's optometric practice environment, there are many options available in how and where you practice. The following offer some considerations to take into account to help you explore the different modes of practice.

Solo/Private Practice

- Typically primary care optometry, therefore a diverse range of care: refraction, contacts and treatment of ocular diseases.
- Practitioner must manage entire practice which includes staff training, patient management and insurance billing.

Advantages	Challenges
<ul style="list-style-type: none">• Income potential/financial incentives: after practice becomes established, high income potential• Job security: excellent• Hiring/firing staff: owner of practice has complete control of practice & employees	<ul style="list-style-type: none">• Income potential/financial incentives: lower starting income• Financial cushion/capital: large initial capital investment• Professional liability: purchased on an individual basis• Health benefits: individuals have to purchase insurance• Retirement: done on an individual basis

Group Practice

- An increasingly popular mode of practice and consists of partners and/or associates.
- May be able to focus on a different specialty allowing for a greater patient population.
- Work schedules may be more flexible and overhead costs are shared.

Advantages	Challenges
<ul style="list-style-type: none">• Income potential/financial incentives: shared responsibility; higher income potential• Financial cushion/capital: risk is spread over a larger number of people• Job security: good• Professional liability: larger group may allow access to a discount• Hiring/firing staff: owner/doctors have final say	<ul style="list-style-type: none">• Health benefits: individuals may have to purchase insurance• Hiring/firing staff: owner/doctors may disagree on staff issues• Retirement: done on an individual basis

Health Maintenance Organizations (HMOs)

- Various types of primary health care providers may be contracted by an HMO to manage the health care of its members. An example that most people think of is Kaiser.
- Can be a very high volume.

Advantages	Challenges
<ul style="list-style-type: none">• Income potential/financial incentives: guaranteed good salary with paid vacation, educational leave & holidays for employees who work >50%• Practice diversity: practice with multiple health care providers of various disciplines• State of the art professional equipment: Use the latest available to optometry, including EHR systems• Financial cushion/capital: excellent — low or no capital outlay• Job security: excellent with seniority• Professional liability: covered• Health benefits: extensive benefits covered by company• Retirement: covered benefit	<ul style="list-style-type: none">• Income potential/financial incentives: cap on income• Job security: dependent on stability of HMO• Hiring/firing staff: no control due to corporate/organized labor structure

Retail

- Independent practitioner optometrists rent space from a large retail outlet.
- The corporation owns and manages the dispensary.

Advantages	Challenges
<ul style="list-style-type: none">• Financial cushion/capital: none required; equipment usually provided by employer; no dispensary or business decisions need to be made• Income potential/financial incentives: potential of median/high income quickly• Job security: excellent	<ul style="list-style-type: none">• Professional liability: doctors carry own insurance• Health benefits: purchased through larger groups• Hiring/firing staff: done through a managing company that controls contracts• Retirement: done on an individual basis

Ophthalmologic Practice

- Optometrist often works closely with ophthalmology and may provide co-management services.
- See a larger share of refractive surgery and/or ocular disease patients than typical optometric solo or group private practice.
- Scope of practice and standards of care may be defined by the ophthalmologic practice.

Advantages	Challenges
<ul style="list-style-type: none">• Financial cushion/capital: no overhead cost; no business decisions• Income potential/financial incentives: good but may have to be negotiated• Professional liability: may be negotiated or may be available for full-time employees	<ul style="list-style-type: none">• Job security: may be dependent on success and policy of owner MD• Professional liability: may be negotiated• Health benefits: purchased through larger groups• Hiring/firing staff: doctor has little/no say• Retirement: done on an individual basis

Military and Public Service

- Optometrists in U.S. Armed Forces work in hospitals or clinics alongside other health care providers.
- Common clinics include Veteran's Affairs hospitals, Public or Indian Health Services.*
- Varying autonomy.

*Civilian doctors are also employed by VA, Indian Health Service hospitals.

Advantages	Challenges
<ul style="list-style-type: none">• Income potential/financial incentives: good• Financial cushion/capital: none required• Job security: with seniority, excellent• Professional liability: included as a benefit• Health benefits: excellent• Retirement: excellent	<ul style="list-style-type: none">• Hiring/firing staff: doctors have little/no say

Academia

- Teaching usually requires a minimum of post-OD residency certificate.
- Research usually requires an M.S. or Ph.D. degree.

Advantages	Challenges
<ul style="list-style-type: none">• Income potential/financial incentives: Opportunity to pick up additional assignments to supplement fixed income• Financial cushion/capital: no capital investment required• Job security: good/excellent• Professional liability: no cost• Health benefits: covered benefits; excellent rates available since a large group is insured• Retirement: pension is an added benefit for faculty who work > 50%	<ul style="list-style-type: none">• Income potential/financial incentives: fixed salary based on standardized pay scales• Hiring/firing staff: doctor has little/no say

Industry

- Optometrists employed by corporations, e.g., pharmaceutical or contact lens companies, to carry out research, perform clinical trials and coordinate the marketing of products.
- Optometrists may also act as consultants to corporations in the field of industry and education.

Advantages	Challenges
<ul style="list-style-type: none">• Income potential/financial incentives: excellent• Financial cushion/capital: none required; greater potential in start-up companies• Professional liability: none needed• Health benefits: good• Retirement: set by company policy	<ul style="list-style-type: none">• Job security: based upon productivity and company success• Hiring/firing staff: doctors may have this responsibility in management positions

Additional Resources

Other resources which address considerations for the advantages and challenges of various practice settings include:

- AOA *Resource Guide for the Employed/Affiliated Optometrist*
- AOA Compass: <http://compass.aoa.org>*

*AOA member login required

Practice and Employment Opportunities

Where can you look to find practice opportunities or employment?

- **California Optometric Association**
 - **COA Career Resources:** An online compilation of career resource links for the new practitioner or seasoned OD seeking a new opportunity. www.coavision.org/i4a/pages/index.cfm?pageid=3413
 - **Local Societies of the California Optometric Association:** COA is comprised of 25 local optometric societies representing members practicing in specific geographic areas. Contact or visit a local society for more information about an area, or to see if they have employment or practice opportunities listings in their local bulletins or on their websites. To obtain the most updated list of local society contacts, check the COA website at www.coavision.org/i4a/pages/index.cfm?pageid=3344, call COA at (800) 877-5738, or email us at contact@coavision.org.
- **American Optometric Association/AOAExcel™**
 - **Optometry's Career Center®:** With over 1 million hits per month, this premier nationwide professional development resource provides optometrists access to opportunities throughout the career life cycle. www.excelod.com/career-center
- Network with your colleagues and get to know your community.
- Attend COA local society meetings:
List of societies: www.coavision.org/i4a/pages/index.cfm?pageid=3344; event calendar — www.coavision.org/i4a/calendar/index.cfm?
- **California Schools and Colleges of Optometry:**
 - Marshall B. Ketchum University/Southern California College of Optometry: www.ketchum.edu/index.php/practice_career/od-listings
 - University of California, Berkeley School of Optometry: <http://optometry.berkeley.edu/general/positions-and-practices-od-listings>
 - Western University of Health Sciences, College of Optometry: <http://webpost.westernu.edu>

- Check the classifieds section in optometric publications.
- Do an online search for any eye care employment job boards.

JOB OPPORTUNITY RESOURCES IN VARIOUS MODES OF PRACTICE

Here are some website resources compiled by modes of practice to help you in your job search:

Private Practice

(employment by an optometrist or ophthalmologist)

- EyeSeekSM: Job site sponsored by VSP for both job seekers and VSP network doctors who are employers: <https://vspglobal.com/cms/doctors/eyeseeek.html>

Corporate Practice

- Luxottica Retail (LensCrafters, Pearle Vision, Sears Optical, Target Optical and EyeExam of California): www.doctorsatluxottica.com
- Sterling Vision Care: www.sterlingvisioncare.com
- Wal-Mart/Sam's Club: www.firstsightvision.net
- Costco: <http://www.costco.com/jobs.html>

Multidisciplinary Settings/HMO

- In California, HMOs do not employ ODs. Instead, they contract with medical groups. For example, Kaiser contracts with optometrists through the Permanente Medical Group. For a listing of job opportunities at Kaiser see: www.kaiserpermanentejobs.org/jobs.aspx
- Most managed care organizations may be looked up through the California Association of Physician Groups (CAPG). This professional association represents physician groups practicing in the managed care model: www.capg.org/index.aspx?page=95

Government

- Veterans Hospitals: www.va.gov/optometry
- Indian Health Service: www.ihs.gov/optometry/
- Community Health Care Centers: www.nachc.com

- Armed Forces: <http://phc.amedd.army.mil/topics/workplacehealth/vcr/Pages/RelatedSites.aspx>
 - Army Optometry
 - Air Force Optometry
 - Navy Optometry

STAFF OPTOMETRY POSITIONS IN ACADEMIC ENVIRONMENTS (TYPICALLY OD/MD SETTINGS)

The following agencies offer employment to optometrists. General employment links are provided below.

- UC Los Angeles/Jules Stein Eye Institute: www.uclahealthcareers.org/search-jobs.php
- UC San Diego Medical Center/Shiley Eye Center: <http://health.ucsd.edu/careers/Pages/default.aspx>
- UC San Francisco: www.ucsfhealth.org/about/jobs
- UC Davis: www.ucdavis.edu/jobs
- UC Irvine: <http://careers.ucirvinehealth.org>
- Doheny Eye Institute (USC): www.doheny.org/employment.html
- Check with individual job boards associated with other institutions in which you might be interested.

Educational Institutions/Academic/

Teaching Positions

- Marshall B. Ketchum University/Southern California College of Optometry: www.ketchum.edu/index.php/about/employment
- University of California, Berkeley School of Optometry: <http://hrweb.berkeley.edu>
- Western University of Health Sciences, College of Optometry: <https://jobs.westernu.edu>

OTHER

- Health Care Job Store: A website that features jobs across the U.S. in both private and public sector practice environments: www.optometristjobs.com
- iHireOptometry: A website that compiles jobs nationwide posted across the Internet: www.ihireoptometry.com
- Local Eye Sight: Find job opportunities nationwide on this website (also is a place to post for practice staff openings): <https://localeyesite.com>



Starting a New Practice

Starting your own private practice may seem overwhelming to even begin thinking about. In order to help alleviate this worry the following series of worksheets were developed to assist you in determining what steps you may want to consider in achieving your goal of opening your own practice.

Starting a New Practice Timeline Checklist

Adapted from *Business Aspects of Optometry*, edited by John G. Classé et al. Butterworth-Heinemann, 1997, Chapter 15, Table 15.1, plus other sources.

One Year Prior

- Determine location (obtain demographic info, determine location and check zoning ordinances).
- Find professional advisors: accountant, attorney, banker, insurance agent (see “Insurance for You and Your Practice”).
- Hire a business attorney to discuss the different types of business structures with you (e.g., sole proprietorship, corporation).
- Apply for a Federal Employer Identification Number (FEIN). You need to have an entity and FEIN to open business banking accounts (see “Registering as an Employer”).
- Obtain loan application (need proposal for financing). Do a realistic projection of what you’ll need by attending trade shows to price out equipment and inventory.
- Get business and checking accounts.
- Attend trade shows to talk to many vendors in one place, test out different types of equipment, and see all the latest frame styles.

Nine Months Prior

- Negotiate with landlord the terms of the lease.
- Check office site to determine if leasehold improvements are needed.
- Get estimates for improvements.
- Before beginning tenant improvements, obtain business owners insurance (see “Insurance for You and Your Practice”).
- Determine layout and design of office.
- Determine equipment needed.
- Consider joining a buying group to consolidate your bill paying for equipment and inventory (see “Is Joining a Buying Group for You?”).
- Obtain bids on office and professional equipment and check with the State Board of Optometry if other supplemental licenses or permits are needed, e.g., fictitious name permit, branch office license.

Six Months Prior

- Sign up with third-party insurance carriers (Medicare, VSP, EyeMed, etc.) (see “How to Become a Medicare Provider,” “How to Become a Medi-Cal Provider” and “How to Become a Provider for Other Vision and Health Plans”).
- Order office record-keeping system (paper vs. paperless charts).
- Order an accounts receivable and payable system, e.g., Quickbooks.
- Order signage for the office.
- Notify frame, contact lens and pharmaceutical representatives of your practice.
- Obtain county and city occupational licenses from the county business license department and city clerk.
- Begin researching website designers and hosting providers (see “Is Joining a Buying Group for You?”).

Three Months Prior

- Get professional liability insurance coverage (see “Insurance for You and Your Practice”).
- Obtain office insurance, e.g., overhead, liability, business interruption, office contents, etc. (see “Insurance for You and Your Practice”).
- Get workers’ compensation insurance (see “Insurance for You and Your Practice”).
- Order disability/life insurance (see “Insurance for You and Your Practice”).
- Arrange for telephone and Internet service.
- Recruit employees (see “Registering as an Employer”).
- Order scheduling system (see “Is Joining a Buying Group for You?”).
- Order clinical supplies (see “Is Joining a Buying Group for You?”).
- Order office supplies: appointment and business cards, stationery, envelopes, patient recall cards/e-appointment reminder service, prescription pads (see “Is Joining a Buying Group for You?”).
- Arrange for optical lab and contact lens services (see “Is Joining a Buying Group for You?”).
- Set up fee schedule.
- Order frames and sunglasses (see “Is Joining a Buying Group for You?”).

One Month Prior

- Start setting up office.
- Turn on utilities.
- Display signs.
- Hire and train staff (see “Registering as an Employer”).
- Consider establishing a Facebook page for your practice.
- Make appointments.
- (E-)mail out announcements to local physicians, pharmacists, health groups and school nurses.
- Host a grand opening party!

Private Practice

Examination Room Equipment Suggestions for a Start-up Practice

(See “Is Joining a Buying Group for You?”)

“Must Haves”

- Exam chair
- Phoropter
- Slit lamp
- Keratometer
- Projector/Chart
- BIO and 20D Lens
- Non-contact condensing lenses (e.g., 90D or 78D Lens)
- Diagnostic kit (retinoscope, direct ophthalmoscope)
- Color vision/stereo

“Must Haves” (continued)

- Trial frame and lenses
- Diagnostic drops
- Post-mydriatic shields
- Contact lens cases
- Sample therapeutic eye drops and artificial tears
- Trial contact lenses (contact local reps for trial sets)
- Prescription pads (optical and medical)
- Extra bulbs for slit lamp, BIO, diagnostic kit

“Nice to Have” (budget allowing):

- Auto Refractor
- Topographer
- Digital camera (anterior segment and/or funduscopy)
- FDT or other visual field unit

Private Practice

Optical Equipment Suggestions for a Start-up Practice

(See “Is Joining a Buying Group for You?”)

“Must Haves”

- Lab tools, e.g., adjusting tools, screwdrivers, nose pads, etc.
- Salt pan or electric frame heater
- Frame trays
- Frame tags to price glasses
- Lensometer
- PD ruler or pupilometer
- Radiuscope
- Frames:**

The number of frames to carry will depend on your practice and the number of prescriptions you write. To get started, here are some benchmarks:

 - 1,000 Rx per year = 250-400 frames in inventory
 - 1,000 – 2,000 Rx per year = 400-500 frames in inventory
 - 2,000 – 3,000 Rx per year = 550-700 frames in inventory
- Frame Board Basics**

You will need to adjust it to your patient population:

 - Women 35-40%
 - Men 20-25%
 - Unisex 50-60%
 - Children 5-15%
 - Sunwear/Sport <5%
 - Misc/Safety <5%

Private Practice

Office Equipment Suggestions for a Start-up Practice

“Must Haves”

- Computer with Internet connection
- Fax machine
- Copy machine
- Telephone system, with at least two lines and a fax line
- Credit card processing services (Prices vary widely. It pays to shop around. Consider fees for application, initiation and equipment. Read the fine print carefully and ask questions because early termination of the contract can be costly. Consider COA-endorsed Heartland Payment Systems — www.coavision.org/i4a/pages/index.cfm?pageID=3690).
- Chart system
- Exam forms
- Recall cards or e-appointment reminder service

“Nice to Have”

- Personalized office brochure
- Optometry practice management software

Additional Resources:

Here are some ways that Vision West representatives have helped COA members in the opening of their new practice. They can help you:

- Review the overall step-by-step process of setting up a practice.
- Review vendors and manufacturers and help provide contact information for the selection process.
- Provide contact information for vendors and vendor representatives.
- Review dispensary plans and provide guidance for organization and set-up of this vital part of your practice.
- Discuss and suggest marketing plans.
- Demonstrate the savings advantages of working through the Vision West buying group.

Contact a Vision West representative for assistance in your plans to open a new practice, transition into an existing one or refocus your practice.

Vision West, Inc. | (800) 640-9485 | www.vweye.com



Learn more about
optometry and eye health!
www.Facebook.com/CaliforniaOptometric

Registering as an Employer

While this guide does not cover everything on how to open a practice, please be aware that various business licenses and permits are necessary to do so. Requirements vary at the city and county levels and it is best to check with your local government offices.

If you plan to hire employees, register with the federal and state government as an employer. As an employer and/or a business, you will be subject to collecting taxes that must be paid to federal and state agencies.

- **Federal Employer Identification Number (FEIN)**

Employers with employees, business partnerships and corporations must obtain an Employer Identification Number (EIN) from the IRS. Contact your local office of the Internal Revenue Service for more information. To apply online visit the IRS website at:

www.irs.gov/Businesses/Small-Businesses-&Self-Employed/Employer-ID-Numbers-EINs

- **California Employment Development Department (EDD)**

Once you become an employer subject to the payroll tax laws of California, you must complete and submit a registration form to EDD within 15 days. EDD will assign you an eight-digit employer account number (State Employer Identification Number, SEIN, state ID number, or reserve account number). Application and more information about employment tax requirements are available from the EDD website at <https://eddservices.edd.ca.gov>.

In addition, as an employer, you are required to report information on newly hired or rehired employees to the EDD's New Employee Registry (NER) within 20 days of the employee's start-to-work date. You are to file a Report of New Employee(s) (DE 34) form that can be found on EDD's website at www.edd.ca.gov/pdf_pub_ctr/de34.pdf.

For state payroll tax assistance: (888) 745-3886
To view a listing of employment tax offices by city visit http://edd.ca.gov/Office_Locator

- **State Income Tax Information**

Franchise Tax Board: www.ftb.ca.gov/businesses/index.shtml?WT.mc_id=Global_Businesses_Tab

- **Seller's Permit**

The vast majority of private practice optometrists need to obtain a seller's permit from the state Board of Equalization. You do not need a seller's permit if you are only selling ophthalmic materials furnished in the performance of your professional service in the diagnosis, treatment or correction of conditions of the human eye. Anything else you sell in your office, including sunglasses without a prescription, contact lens solution or dietary supplements, requires a seller's permit. To apply for a seller's permit, visit: www.boe.ca.gov/info/reg.htm.

RESOURCES

- **Cal GOLD**

CalGOLD provides businesses with information on permits and other requirements of California agencies at all levels of government, including addresses, telephone numbers, and links to agency Internet pages. Specify the county and city your optometric practice is located in and this website will provide a list of permits and licenses you will need to obtain for your business: www.calgold.ca.gov.

- **California Business Portal**

The Secretary of State website has a step-by-step guide for starting a business in California: www.sos.ca.gov/business-programs/business-entities/starting-business/.

- **Striking Gold in California**

Striking Gold in California is an educational tool for small business owners that provides basic tax information from the Internal Revenue Service and the three California tax agencies, all in one place: www.taxes.ca.gov/strikinggoldbus.shtml.

- **California Tax Service Center**

Provides on-line access to information and forms for the filing of state income, payroll, and sales and use taxes: www.taxes.ca.gov.

- **Nolo Press**

Publisher of self-help legal aids: www.nolo.org.

Join the California Optometric Association, American Optometric Association and Local Optometric Society

INSURANCE FOR YOUR PROFESSION, YOUR CAREER

What is organized optometry?

Organized optometry is about a group of doctors of optometry, from all different backgrounds representing all the various modes of practice, who have decided to join together to represent, advocate for, shape and protect their profession. The California Optometric Association (COA) is your access to membership in the state association, the American Optometric Association, and your local society. These three levels — local, state and national — comprise “organized optometry.”

What Can COA and AOA Do for Me?

At the most basic level, your membership is about ensuring your ability to practice optometry. You have made a significant financial investment in making optometry your profession and livelihood, and the one most valuable benefit of membership — regardless of your mode of practice — is the ongoing effort to protect your license to practice and advocate for your ability to practice to the full extent of your licensure.

Because optometry is a legislated profession, many issues at the federal and state level can potentially affect how, when, where and what you practice. The profession you have studied and trained to practice was not always the way it is now. Through the efforts of organized optometrists, just like you, doctors of optometry have gained the right to dilate their patients, treat many ocular disease conditions, and treat patients with Medicare insurance. All of these expansions of the optometric profession happened because individual optometrists were members of the COA and AOA and were willing to give their time and effort to see their profession grow. Unfortunately, these laws can change at any moment. New laws can benefit optometry — such as the ability to treat glaucoma — or new laws may limit or take away some of your practice rights and the ways you make a living. Therefore, the work is never done.

Beyond protecting and expanding your profession, membership offers many additional benefits, services and resources to the practicing optometrist. COA is

a conduit of information on all things pertaining to the profession of optometry, distributed through its local societies, website, e-newsletters, social media and the award-winning *California Optometry* e-magazine — so that you know what’s going on with optometric issues. COA also offers cutting-edge continuing education to its members through the premier West Coast ophthalmic show, Monterey Symposium, regional seminars and local society education offerings.

COA Mission Statement

The mission of the California Optometric Association is to support and advance the profession of optometry to assure quality health care for all Californians.

Who is COA?

COA represents nearly 2,500 optometrists in the state, plus more than 1,000 students of optometry. The association is governed by its members — doctors of optometry like you — who are elected to leadership on the board of trustees, and who are appointed to statewide committees. Local society members convene annually at the COA House of Delegates meeting to represent their society membership and to conduct association business.

NEXT STEPS/GETTING STARTED

Distinguish Yourself Today and Add Your Voice to the Profession

Join the California Optometric Association, American Optometric Association and local optometric society by submitting just one application to COA.

Fourth-Year Optometry Students — You are eligible for professional membership upon graduation. Sign up before you graduate so you don’t have to worry about transitioning your student membership to professional member status. COA will automatically finalize your active member status to AOA and your local optometric society. Remember, as a new graduate, your dues investment will be waived the year in which you graduated. An ascending dues investment scale is in place for the five years after your graduation year.

Post-Graduate Students — If you are pursuing a post-graduate or residency program, submit a



membership application and make sure you indicate the institution's name and program completion date. Your COA and local society dues investment will be waived while you complete the program; AOA dues are \$35.

How to Join

Membership applications can be found online at www.coavision.org/i4a/pages/index.cfm?pageid=3400 or you may join by phone by calling COA member services at (800) 877-5738, ext. 238.

Ways to Become Involved in COA Project Keep Program

The Project Keep program encourages new California optometric licentiates — between their first and tenth year of graduation — to become involved in the volunteer leadership of their society by serving as an officer or committee member. As a Project Keep member, your ascending COA dues scale is further extended. Talk to your local society president, or contact the COA membership coordinator at 800-877-5738, ext. 253 or JPeterson@coavision.org.

California Optometric Political Action Committee (Cal-OPAC)

COA members are encouraged to contribute to Cal-OPAC, formed to support candidates, ballot measures and circulate petition drives in the State of California for the advancement, promotion and protection of optometry as a profession and high-quality vision care and eye health provider.

Local Societies of the California Optometric Association Political Action Committee (LSCOA- PAC)

Established to help COA local societies support aspiring and sitting California elected officials who are optometry-friendly, COA members are encouraged to donate to assist the profession at the local level.

COA's Independent Expenditure Committee (IE)

Your contributions independently support candidates who are fellow doctors of optometry or who have a close optometric connection. Independent expenditures fund communications in support or opposed to specific candidates and are not subject to contribution limits if they are made independent of the candidate's campaign.

Key Person Program

There's no better advocate than a doctor of optometry willing to commit time and resources to educate candidates for state office about the profession and to build relationships with lawmakers. Ready to win one for optometry? Learn how and become a key to COA's ongoing legislative success. For more information, contact the COA grassroots manager at (800) 877-5738, ext. 241 or ektaylor@coavision.org.

Membership Recruitment

Member-to-member recruitment is the key to recruiting prospective members. Besides, who knows better about the benefits of COA, AOA and the local society than a member? Share all the

benefits of being a COA, AOA and local society member with your colleagues as you reach out to potential members. Visit the “Member Recruitment” section of the COA website at www.coavision.org/i4a/pages/index.cfm?pageid=3396 for information, talking points and resources to assist in your recruitment efforts, and to learn of any special membership recruitment incentives being offered. Contact the COA development manager at (800) 877-5738, ext. 238 or JHaas@coavision.org.

California Vision Foundation (CVF)

Volunteer as a service provider and/or contribute financially to COA’s own charitable organization. CVF has a year-round program, the California Vision Project, which provides free eye care services and glasses to low income working families who do not have access to eye care insurance. Contact COA at (800) 877-5738, ext. 221 or AWinans@coavision.org.

Volunteer with COA

Let your voice be heard! Volunteer and serve on a COA committee (see www.coavision.org/i4a/pages/index.cfm?pageid=3341) or on the COA

Board of Trustees, have a direct part in building your profession, and expand your personal and professional enrichment. COA has a wide variety of committees to become involved in and to peak your area of interest. Contact the COA executive director at (800) 877-5738, ext. 223 or BHowe@coavision.org.

CONTACT

California Optometric Association

2415 K Street
 Sacramento, CA 95816
 (800) 877-5738
www.coavision.org

Ascending Dues Scale Program for New Graduates

Join COA today when you have the best advantage of reduced dues. New practitioners are exempt from AOA and COA membership dues for the remainder of the calendar year in which they graduate from optometry school or college. Don’t lose this opportunity by waiting. Transition to professional membership today!

	Dues Level	% Full COA, AOA & Local Society Dues
Balance of the calendar year in which you graduated from optometry school or college	1	Exempt
First succeeding calendar year after graduation	2	10%*
Second calendar year after graduation	3	20%*
Third calendar year after graduation	4	50%*
Fourth calendar year after graduation	5	75%*
Fifth calendar year of graduation	6	100%

**Does not apply to mandatory Legislative Fund and Public Vision League assessments.*

COA and AOA Membership Resources and Benefits

As a member of COA, AOA and your local society, you are entitled to many resources and benefits:

- **Three memberships in one.** Tripartite membership providing you with local, state and national representation and resources to grow your practice.
- **Protecting and promoting your profession.** Legislative and regulatory advocacy at the state and national levels dedicated to maximizing patient access and advancing scope of practice.
- **Resources to grow your practice.**
 - COA: Online “Find An Eye Doc” locator service; online resources and expert assistance on all facets of the business and practice of optometry through COA Member Resource Center, practice fact sheets, COA Member Media Center.
 - AOA: Online “Doctor Locator Search” directory, business and career success webinars, customizable kits for practice promotion, practice-branded marketing materials; patient education materials. www.aoa.org/marketplace-homepage
 - AOA Marketplace Mini E-Catalog: http://affiliateconnection.aoa.org/Documents/AOAminiCatalog_10-2014FINAL.pdf.
- **Staying informed.**
 - COA: Subscription to *California Optometry* e-magazine, *COA Member E-News*, *Government Affairs Weekly* e-newsletter; local society meetings; optional membership in Low Vision Rehabilitation Section.
 - AOA: *AOA Focus* magazine, *AOA Focus* e-newsletter, daily *e-AOA First Look*; optional membership in Contact Lens & Cornea, Sports Vision and Vision Rehabilitation sections; AOACONnect online OD Q&A community, online resources for coding and documentation questions. Section links: www.aoa.org/optometrists/membership/aoa-sections/contact-lens-and-cornea-section, <http://stage.aoa.org/optometrists/membership/aoa-sections/sports-vision-section?sso=y>, www.aoa.org/optometrists/membership/aoasections/vision-rehabilitation-section.
- **Cutting-edge knowledge and skills.**
 - COA and AOA: Free membership for your staff. Member doctors can enroll their staff as members of both COA and AOA **for free**. Paraoptometric staff members have access to training, tools and resources, and receive discounted registration at COA and AOA educational conferences and seminars. Advantages to your staff and practice include:
 - Online training for new hires and CE for all staff
 - Billing and coding training
 - Improved patient care
 - Increased patient referrals
 - Increased staff retentionEnroll your staff at <http://www.aoa.org/news/inside-optometry/doctors-can-now-enroll-staff-as-aoa-associate-members?sso=y> or call 800-365-2219, ext. 4108. COA will be notified of your new AOA enrollees and automatically enroll your staff as COA paraoptometric staff members too. (*AOA member login required*)
 - **COA:** Member-only registration discounts for COA and local society education seminars and conferences.
 - **AOA:** Member-only registration discounts for AOA education seminars and annual Optometry’s Meeting®; 24/7 access to EyeLearn™ online learning resource. www.aoa.org/optometrists/education-and-training/eyelearn (*AOA member login required*)

COA MEMBERSHIP SERVICES

COA membership provides you with access to these programs offering member-only special rates or service enhancements:

- **California Optometric Association-Sponsored Insurance Programs**
 - **Mercer Health & Benefits Insurance Services LLC**
(800) 775-2020
www.coamemberinsurance.com
coa.insurance.service@Mercer.com
Liability, workers’ compensation, health, disability,

business and other coverages.

- **Warren G. Bender Company**
(916) 380-5300 or (800) 479-8558
www.wgbender.com
COA@wgbender.com

Personal insurance needs met at the best coverage and rates available, e.g., auto and homeowner's.

- **Vision West, Inc.**
COA Preferred Eyecare Business Group
(800) 640-9485
www.vweye.com
customer_service@vweye.com

Dedicated to helping independent eye care providers build profitable practices, the company represents over 250 vendors to meet all your practice and professional needs.

- **Heartland Discount Credit Card and Payroll Processing**
(888) 904-6773
www.coavision.org/i4a/pages/index.cfm?pagelD=3690

Heartland Payment Systems provides exclusively to COA members secure, cost-effective credit card processing and payroll service solutions at a member-only discount.

- **I.C. System Debt Collection Services**
(800) 279-3511
www.icsystem.com/associations/coa.htm
- **Constant Contact®**
(800) 866-5737, ext. 253
www.constantcontact.com/index.jsp
Jpeter@coavision.org

Find an array of easy-to-use e-mail marketing, online survey, and social media marketing tools to inexpensively and effectively reach out to your current and potential patients.

- **Market Place Classified Listing**
(800) 866-5737, ext. 221
<http://www.coavision.org/i4a/classifieds/index.cfm>

Place an ad — the first 30 words are complimentary per issue of *California Optometry* magazine.

- **Employment Law Posters**
(800) 866-5737 ext. 221
www.coavision.org/i4a/pages/index.cfm?pagelD=3597
AWinans@coavision.org

Obtain in one place at member-only savings all 17 state- and federal-required employment law posters mandated to be posted in your practice and avoid up to \$17,000 in fines.

AOA MEMBERSHIP SERVICES

When you become a COA member, you are also eligible for benefits and services through your AOA membership:

- **EyeLearn™**
<http://aoa.mycrowdwisdom.com/diweb/home>
(AOA member login required)
Available only to AOA members, EyeLearn is AOA's online, centralized learning resource designed for the optometrist's learning needs, featuring webinars, practice management resources, clinical guidelines, etc.
- **Members Retirement Program**
AXA Equitable
(800) 523-1125
<http://mrp.axa-equitable.com>
Low-cost, flexible programs to help build your retirement assets and take advantage of potential tax savings.
- **Optometry's Career Center®**
www.excelod.com/career-center
(AOA member login required)
Search for jobs, post your resume or find for doctors of optometry or staff for your practice at this robust AOA site.
- **Education Loans**
Wells Fargo Education Financial Services
(866) 878-1090
www.wellsfargo.com/jump/DFS/aoa?mplx=6878-38914-3408-401
AOA student and doctor members receive member-only discounted interest rates to finance your education or consolidate your education loan payments.

- BankAmericard Cash Rewards™ Visa Signature® Credit Card

(800) 932-2775

<https://www.applyonlinenow.com/USCCapp/Ctl/entry?sc=VAB59F&mboxSession=1427826721703-833171>

Rewards card that pays 1% cash back on purchases, 2% at grocery stores and 3% on gas for the first \$1,500 in combined grocery store and gas purchases each quarter.

For a full listing of AOA membership benefits and services, visit the AOA website at www.aoa.org and AOAExcel at www.excelod.com.



COA OFFERS THE BEST IN EDUCATION

Visit www.coavision.org/events for all of COA's CE opportunities.



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FREE MEMBERSHIP

UNLOCK YOUR STAFF'S POTENTIAL

Advance your practice with complimentary COA/AOA membership for your paraoptometric staff.

HOW TO ENROLL STAFF:

1. Go to www.aoa.org
2. Under the "Optometrists" tab, click on My Profile and log in
3. Click on "MyAOA"
4. Click on the "Manage Staff" tab
5. Enter information for each staff person (non-OD)



LUMIGAN 0.01%
(bimatoprost ophthalmic solution) 0.01%

Restasis
(cyclosporine Ophthalmic Emulsion) 0.05%

Alphagan P
(brimonidine tartrate ophthalmic solution) 0.1%

LASTACFT
(alcaftadine ophthalmic solution) 0.25%

Combigan
(brimonidine tartrate/timolol maleate ophthalmic solution) 0.2%/0.5%

Refresh

Latisse
(bimatoprost ophthalmic solution) 0.03%

ZYMAXID
(gatifloxacin ophthalmic solution) 0.5%



LUMIGAN® (bimatoprost ophthalmic solution) 0.01% • **ALPHAGAN**® P (brimonidine tartrate ophthalmic solution) 0.1%
COMBIGAN® (brimonidine tartrate/timolol maleate ophthalmic solution) 0.2%/0.5% • **LATISSE**® (bimatoprost ophthalmic solution) 0.03%
RESTASIS® (cyclosporine ophthalmic emulsion) 0.05% • **LASTACFT**® (alcaftadine ophthalmic solution) 0.25%
REFRESH® Brand • **ZYMAXID**® (gatifloxacin ophthalmic solution) 0.5%

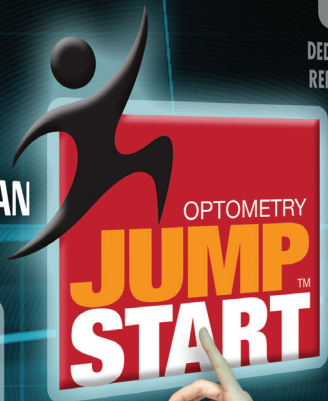
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- Dedicated Allergan sales representative
- Free 3D Vision Simulator app for the iPad® by Eyemaginations, Inc.
- Product samples for patients who need them
- Savings programs to help manage costs for eligible patients
- Patient education and counseling materials
- Invitations to speaker programs delivered by industry leaders

Register today at AllerganODJumpstart.com