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; the URL links are live in the e-version of this Guide located at **www.coavision.org/i4a/pages/index.cfm?pageid=3406**. (Member login required.) 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, neither 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
■	☐	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
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☐	■	Obtain Insurance for You and Your Practice	12
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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
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CALIFORNIA OPTOMETRIC ASSOCIATION/AMERICAN OPTOMETRIC ASSOCIATION/LOCAL SOCIETY

Need to do	Assess your need		See page
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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**

Use BreEZe Online Services for all licensing applications, forms and account maintenance. Register and use the new BreEZe online portal to manage your licensure at **www.breeze.ca.gov**. With BreEZe, you can quickly and easily access to apply for or renew the following:

- **License, registration and permits**
- **Change of address, name and basic information**
- **Fictitious name permit**
- **Statement of licensure**
- **Glaucoma, TPL, TPG, TLG Certifications**

Technical assistance related to registration, password resets, account unlocks, linking licenses to your accounts or BreEZe error messages is available at (916) 557-1208 or **BreEZe@dca.ca.gov**.

☐ Apply online at **www.breeze.ca.gov**.

☐ **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.breeze.ca.gov** 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 (866) 585-2666 or (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. This form will be provided by the SBO, along with live scan locations within your county, upon the SBO's receipt of your transcripts and exam scores.

  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 or faxed request to the SBO at: Board of Optometry, 2450 Del Paso Road, Suite 105, Sacramento, CA 95834, fax (916) 575-7292. 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 the SBO home page tool bar link "Forms/Publications," then "FAQ's Fingerprinting Requirements" 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 business 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, please visit: **https://applicantstatus.doj.ca.gov/**. Please be prepared to provide your date of birth and 10-digit ATI (Automated Transaction Identifier) number that appears at the bottom of the "Request for Live Scan Service Form."

Note: For California residents, please allow a minimum of seven (7) days, and for non-California residents, please allow for a minimum of four (4) weeks after having your fingerprints taken before making a status inquiry.

☐ **Submit completed application.**

- **Address of record.** Provide an address where you can be reached throughout the licensing process.
- **Application fee.** A processing fee of $364 must be included with the application payable by credit or debit card.

☐ **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. Please complete a Statement of Licensure (SOL) through BreEZE: **www.breeze.ca.gov**

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**
BreEZe Help Desk: (916) 557-1208 or
by email at **BreEZe@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...

www.facebook.com/CaliforniaOptometric
www.twitter.com/COA_Vision
www.instagram.com/COA_Vision

California State Board of Optometry Supplemental Licenses/Certifications

Depending on your practice and the number of 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.

SUPPLEMENTAL LICENSES AND CERTIFICATIONS

Applications for the following supplemental licenses and certifications are available online at BreEZe **https://www.breeze.ca.gov**

- **Multiple Offices**
  No optometrist, and no two or more optometrists jointly, may have **more than 11 offices**.

- **Statement of Licensure**
  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 reminder for this license at your address of record. The fee is **$40**.
  Exceptions to this requirement:
  - 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.
  - If you 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**
  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 by January 31. The fee is **$50**.
  Note: The fictitious name must contain at least one of the following designations: "optometry" or "optometric."

- **Glaucoma Certification**
  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**
  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** per license. (***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**.

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 Designation License**
  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. A doctor of optometry may apply for this license designation under three scenarios:
  1. The applicant holds a license that is current and active, or a retired license issued within the last three years or a license that has not been renewed and has expired within the last three years.
  2. The applicant holds a retired license issued more than three, but less than five, years ago; or, a license that has not been renewed and has expired more than three, but less than five, years ago, and has completed an additional 50 hours of formal continuing optometric education coursework.
  3. The applicant holds a retired license issued more than five years ago or a license that has not been renewed and has expired more than five years ago and has:
  - Completed an SBO application for reactivation.
  - Paid the fee required of a first-time licensee.
  - Passed 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.

  Holders of this license must complete the same continuing education required of all doctors of optometry. The license application fee is **$50** and must be renewed every two years at a fee of **$50**.

- **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/ab2683_chaptered.pdf**.

- **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. COA and the American Optometric Association are approved to provide CE.

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.

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 or 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 Online articles"; **www.coavision.org/events**.

EXEMPTIONS FROM CE REQUIREMENTS

- **Military Personnel:** CE requirements are waived for any licensee who is **1)** serving in the armed forces of the United States during any part of the two years immediately preceding the license expiration date; and **2)** on active military duty and must travel to a remote location to engage in activity relating to a war, national emergency, or other military operation for the time the licensee is serving on active duty. A doctor of optometry may not engage in private practice while under this waiver. For more information see "Information for Military Personnel/Domestic Partners" on the SBO website at **https://www.optometry.ca.gov/formspubs/military.shtml**.

RESOURCES FOR CONTINUING EDUCATION

- **California Optometric Association**
  Online CE Calendar
  www.coavision.org/i4a/calendar/?pageid=3360
  Monterey Symposium
  www.coavision.org/i4a/pages/index.cfm?pageid=3288
  Regional OptoWest Conferences
  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
- **Marshall B. Ketchum University/ Southern California College of Optometry**
  www.ketchum.edu/ce
- **Western University of Health Sciences, College of Optometry**
  www.westernu.edu/optometry/ce/
- **Healthy Eyes Advantage**
  www.healthyeyesadvantage.com/education-events/
- **American Optometric Association**
  www.aoa.org/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 intentional acts. This 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.

NEW Cyber Liability

Did you know that since 2009 more than 29 million patient records were breached, i.e., "hacked," including from ODs? Cyber criminals like health care records as they contain data that never loses value. HIPAA requires that you protect PHI. A serious breach could put a practice out of business. This insurance covers potential substantial costs associated with a breach, including litigation, regulatory fines, credit monitoring services, reputation damage and more.

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. 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.

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 benefit.

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 suits 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 *A.M. Best Rating*, quality of coverage, competitive premiums, reliability and exclusivity to membership and service.

Insurance programs offered to COA members through Mercer:

- Professional Liability – 50% premium discount for first year ODs, 25% discount for second year ODs
- Business Owners Package
- Cyber Liability
- Workers' Compensation – 15% premium discount for COA members
- Health Insurance, both individual and group
- Home and Auto
- 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**

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, hydrocodone, or tramadol. These are the only medications that require California TPA-certified optometrists to have a DEA number to prescribe; all other prescribed agents do not require DEA registration.

Notes: **1)** The DEA enacted new rules which reclassified hydrocodone combination products from Schedule III to Schedule II and tramadol from Schedule III to Schedule IV. Doctors who have a DEA number and wish to continue to prescribe hydrocodone combination products or tramadol must update their registration. See "Hydrocodone and Tramadol Registration Update," below.
2) If you have a DEA number, you are required to register for the California Department of Justice (DOJ) Prescription Drug Monitoring Program, also known as PDMP/CURES. See "PDMP/CURES Registration," below.

REGISTRATION & APPLICATION PROCESS
If you have any questions regarding the DEA number registration and application process, contact the DEA Headquarters Registration Section at (800) 882-9539.

Online application forms are available via the DEA website. For a new registration you will need to complete DEA Form 224 and for a renewal application, complete DEA Form 224a. **Also, if you wish to be able to prescribe hydrocodone combination products, be sure to check the box for "Schedule II Narcotics" and for tramadol, check the box for "Schedule IV Narcotics."**

To begin a first-time application online, visit:
apps.deadiversion.usdoj.gov/webforms/jsp/regapps/common/newAppLogin.jsp

To renew a DEA number visit:
apps.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 are to be completed and submitted online for processing. To access these forms online visit: **apps.deadiversion.usdoj.gov/webforms/jsp/regapps/common/updateLogin.jsp**.

Hydrocodone & Tramadol Registration Update:
Optometrists with a DEA registration who wish to continue to prescribe hydrocodone combination products and tramadol must update their DEA registration online at **apps.deadiversion.usdoj.gov/webforms/jsp/regapps/common/updateLogin.jsp**. COA has prepared "DEA Registration Update Instructions" that are located on the COA website in the "Fact Sheets" folder under "Membership." **www.coavision.org/files/DEA%20Registration%20Update%20Instructions.pdf**

(Also see "PDMP/CURES Registration" below about required state Department of Justice registration and reporting requirements to prescribe hydrocodone, codeine, and tramadol products.)

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, hydrocodone with compounds, or tramadol, 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 "Schedule II Narcotic" to allow you to prescribe hydrocodone with compounds and "Schedule III Narcotic" to prescribe codeine with compounds and "Schedule IV Narcotic" to prescribe tramadol.

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, hydrocodone with compounds and tramadol.
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 a separate DEA Number for each office?
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 DEA numbers for multiple 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, hydrocodone with compounds and tramadol.

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 DEA-regulated controlled substances?
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 consult and report certain prescribing information to the state CURES program (see "Required CURES Prescription Consultation" below).

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 fact sheet on prescribing controlled substances posted to the SBO website under "Licensees" under the "Forms/Publications" tab at **www.optometry.ca.gov/lawsregs/prescrip-require.pdf**. and new prescription pad requirements at the State Department of Justice's webpage at **oag.ca.gov/security-printers**.

PDMP/CURES REGISTRATION
If you have a DEA number, you are required to register for the California Department of Justice (DOJ) Prescription Drug Monitoring Program, also known as PDMP/CURES.

The Controlled Substance Utilization Review and Evaluation System (CURES) tracks prescription information of Schedule II - Schedule IV controlled substances through an online database to help fight prescription drug abuse and trafficking. Some of the information required to be submitted to PDMP/CURES by prescribers and pharmacists includes: patient name, birthdate, prescriber name, prescription information and name of the dispensing pharmacy.

CURES applicants must complete the online registration form and provide a valid email address, optometric license number, and DEA registration certificate number. DOJ will validate your registration information with the Department of Consumer Affairs and the Drug Enforcement Administration.

Please keep in mind that in order to obtain or retain your authority to prescribe codeine and hydrocodone combination products and tramadol you must register for CURES.

Required CURES Prescription Dispensing Consultation:
Prescribers must consult CURES before administering controlled substances. For more details on consulting and exemptions to this rule, visit: **https://oag.ca.gov/sites/all/files/agweb/pdfs/pdmp/cures-mandatory-use.pdf**.

Online CURES registration is at: **https://cures.doj.ca.gov/registration/confirmEmailPnDRegistration.xhtml**

Frequently asked questions about PDMP/CURES are at: **https://oag.ca.gov/cures/faqs**

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: For instructions and to complete an online application visit **https://nppes.cms.hhs.gov/NPPES/**.
- 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

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.gov/Medicare/Provider-Enrollment-and-Certification/MedicareProviderSupEnroll/index.html**. There is an application fee that varies in amount annually. In addition, CMS has prepared an instruction webscreen on the provider enrollment process that can be accessed at: **www.cms.gov/Medicare/Provider-Enrollment-and-Certification/MedicareProviderSupEnroll/Downloads/PECOSWebScreenExample.pdf**.

MEDICARE PROVIDER/GROUP PRACTICE APPLICATIONS

Depending on your mode of practice, there may be more than one application to complete to become 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 **pecos.cms.hhs.gov/**.

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. **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**.

   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 855I 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 are 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.

Use the online PECOS system or 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. Use the online PECOS system or download the form at **www.cms.gov/Medicare/CMS-Forms/CMS-Forms/downloads/cms855r.pdf**.

4. **A group practice or the opening of 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. Use the online PECOS system or 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. Use the online PECOS system or 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; change to EFT account information, e.g., account or bank change, change of practice ownership or location or, cancellation of EFT enrollment. 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 under "Membership," "Benefits & Services," "Fact Sheets"; **www.coavision.org/files/Medicare%20Advantage%20Article.pdf**.

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 those with specific diseases.

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**. 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:

PAVE: the Provider Application and Validation for Enrollment (PAVE) web-based application is designed to simplify and accelerate the MediCal enrollment processes. ODs can utilize the portal to complete and submit applications, report changes to existing enrollments, and respond to state Provider Enrollment Division (PED)-initiated requests or revalidation. PAVE features secure login, document uploading, electronic signature, application progress tracking, social collaboration and more.

The PAVE portal can be accessed at **www.dhcs.ca.gov/provgovpart/Pages/PAVE.aspx**.

Application instructions for optometrists can be found on the Provider Enrollment page on the Medi-Cal website at: **www.dhcs.ca.gov/provgovpart/Pages/OptometristApplicationPackage.aspx**.

A FAQ on using the PAVE Portal is at the following: **www.dhcs.ca.gov/provgovpart/Documents/PAVE_Project_for_Provider_Enrollment_Division/PAVE_FAQ%27s_1-15-19.pdf**.

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
   - Medi-Cal Disclosure Statement — Form DHCS 6207
   - Medi-Cal Provider Agreement — Form DHCS 6208

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.
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 for each location at which you practice under either of these capacities. To become a rendering provider, complete and provide necessary documentation as requested on the following two required forms: **1)** Medi-Cal Rendering Provider Application/Disclosure Statement/Agreement for

Physician/Allied/Dental Providers — Form DHCS 6216 and **2)** Form DHCS 4029.

IMPORTANT!
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 (see "Billing for Medical Eye Services," below).

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.

Vision care for adults is not considered an essential health benefit under ACA and is not offered in Covered California plans. However, in an effort to help Californians of all ages access vision coverage, Covered California is contracting with certain vision insurance companies to offer vision coverage directly to adult consumers; see **www.coveredca.com/individuals-and-families/getting-covered/vision/**.

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. For information on individual health plans, see **www.coveredca.com/individuals-and-families/getting-covered/health-insurance-through-covered-california/**. For information on small business plans, see **https://www.coveredca.com/forsmallbusiness/plans/**.

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/Provider**

EyeMed
(888) 581-3648 **eyemed.com/en-us/provider**

EYEXAM of California
(888) 439-3392 **www.eyexamofca.com**

FirstSight Vision Services, Inc.
(800) 841-2790 **www.firstsightvision.net**

MARCH Vision Care, Inc.
(844) 336-2724 **www.marchvisioncare.com/becomeprovider.aspx**

MESVision
(800) 877-6372, opt. 1, opt. 5 **www.mesvision.com/providers/login**

Superior Vision
(844) 353-2900 **superiorvision.com/providers/**

Vision Plan of America
(800) 400-4872 **www.visionplanofamerica.com**

Vision Service Plan (VSP)
(888) 867-8867 **vspglobal.com/cms/doctors/be-a-vsp-doctor.html**

Keep up-to-date with vision plans by visiting the state Department of Managed Health Care and select "vision" in the "Filter By" box at **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 **https://www.coveredca.com/newsroom/PDFs/CoveredCA_2019_Plans_and_Rates.pdf** (see pages 30-31). *COA does not endorse any plan and this list is only provided as a resource to you.*

Aetna Health of California
(800) 353-1232 **www.aetna.com/health-care-professionals/join-the-aetna-network.html**

Anthem Blue Cross of California
(contracts with VSP) **(1)**
(800) 877-7195 **www.anthem.com/ca/provider/**

Blue Shield of California (1), (2)
(800) 258-3091 **www.blueshieldca.com/provider/guidelines-resources/prospective-providers/join/other-specialists-chiropractors.sp**

CCHP (Chinese Community Health Plan) (1), (2)
(415) 955-8800, ext. 3214 **cchphealthplan.com/providers-working-cchp**

Cigna HealthCare of California
(800) 882-4462 **www.cigna.com/healthcare-professionals/join-our-network**

Contra Costa Health Services
(877) 800-7423, Option 6 **www.cchealth.org/healthplan/provider-join.php**

Health Net (contracts with EyeMed) **(1), (2)**
(866) 392-6058 **www.healthnet.com/portal/provider/content/iwc/provider/unprotected/working_with_HN/content/network_participation_request.action**

Health Plan of San Joaquin
(209) 942-6340 **www.hpsj.com/our-network/**

Kaiser Permanente (1), (2)
N. CA: (800) 464-4000 or S. CA: (626) 405-3147
www.kaiserpermanentejobs.org

L.A. Care Health Plan (1)
(866) 522-2736 **www.lacare.org/providers/provider-central/join-our-network**

Molina Healthcare (1)
(800) 526-8196 **www.molinahealthcare.com**

Oscar Health Plan of California (1)
(855) 672-2755 **www.hioscar.com/providers**

Santa Clara Family Health Plan
(408) 874-1788 **www.scfhp.com/for-providers/become-a-provider**

Sharp Health Plan (1), (2)
(858) 499-5285 **www.sharp.com/jobs/how-to-apply-online-job.cfm**

UnitedHealthcare Benefits Plan of California
(877) 842-3210 **www.uhcprovider.com/en/resource-library/Join-Our-Network.html**

Valley Health Plan (1)
(408) 885-2221 **www.valleyhealthplan.org/sites/p/Pages Provider-Interest-Form.aspx**

Western Health Advantage
(contracts with MESVision) **(1)**
(800) 877-6372 **www.mesvision.com/join01_online_registration.htm**

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 **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) and others reimburse 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 plans 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 **https://leginfo.legislature.ca.gov/faces/codes_displaySection.xhtml?sectionNum=690.&lawCode=BPC**).

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 publicly 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 and other vision plans 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 gives you immediate access to discounts and rebates from a broad selection of product and service vendors that you might not be able to obtain on your own.

Here are some things to consider when joining a 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, discount and rebate programs, 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 for a vendor listing by product category.
- 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

Healthy Eyes Advantage (HEA)
COA's Preferred Eyecare Business and Practice Solutions Partner
Telephone: (800) 959-2020
E-mail: **memberservices@hea2020.com**
Website: **www.hea2020.com**

Healthy Eyes Advantage (HEA) is the **COA's Preferred Business and Practice Solutions Partner**, and has provided over $12 million in non-dues revenue support to date. With more than 10,000 members nationwide and 250 vendor partners, HEA is the next-generation purchasing and practice solutions marketplace for independent eye care professionals in every stage of practice. HEA aggregates all the best the market has to offer: across-the-board best pricing, rebates and "members only" programs, immediate access to the largest choice of product and business vendors, and CE opportunities throughout the year. There is no cost to join — and HEA's "best fit" options offer flexible programs that work for every size practice. Tap into the buying power, solutions and educational resources that only HEA can provide. Join today: (800) 959-2020.

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 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
• **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	• **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
• **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	• **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
• **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	• **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 lease space from a large retail outlet.
- The retail corporation owns and manages the dispensary.

Advantages	Challenges
• **Income potential/financial incentives:** Potential of median/high income quickly • **Job security:** Excellent • **Hiring/firing staff:** Owner of practice has complete control of practice & employees	• **Financial cushion/capital:** mid-to-large capital investment • **Professional liability:** Doctors carry own insurance • **Health benefits:** Individuals have to purchase insurance • **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
• **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	• **Job security:** May be dependent on success and policy of owner MD • **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
• **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	• **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
• **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%	• **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
• **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	• **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: **www.aoa.org/documents/secure/ResourceGuide-Employed-Affiliated_final-4-15-16.pdf**
  (AOA member login required)

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 newsletters 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 (916) 441-3990, or email us at **contact@coavision.org**.
- American Optometric Association/AOAExcel™
  - **AOAExcel™ Career Center:** With more than 19,000 page views a month, this premier nationwide professional development resource provides optometrists access to opportunities throughout the career life cycle. **www.aoa.org/aoaexcel/career-center**.
- **Network with your colleagues and get to know your community.**
- California Schools and Colleges of Optometry:
  - Marshall B. Ketchum University/Southern California College of Optometry: **jobs.ketchum.edu**
  - University of California, Berkeley School of Optometry: **optometry.berkeley.edu/about-us/jobs/positions/**
  - Western University of Health Sciences, College of Optometry: **webpost.westernu.edu**
- **Check the classifieds section in optometric publications.**
- **Do an online search for any eye care employment job boards/sites.**
- **Private Practice Opportunities**
  Find out about private practice opportunities through OD Match, a free benefit from VSP Global® that matches qualified OD candidates with hiring private practices throughout the U.S. Visit **jobs.vspglobal.com/go/Private-Practice-Careers/7827800/** to learn about current opportunities in California practices.

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:

Retail Practice Lease

- Luxottica Retail (LensCrafters, Pearle Vision, Sears Optical, Target Optical and EyeExam of California): **www.doctorsatluxottica.com**
- Wal-Mart/Sam's Club (FirstSight Vision Services, Inc.): **www.firstsightvision.net**

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 America's Physician Groups. This professional association represents physician groups practicing in the managed care model: **www.apg.org/about/members-partners-2/**.

Government

- Veterans Hospitals: **www.va.gov/optometry**
- Indian Health Service: **www.ihs.gov/optometry**
- Community Health Care Centers: **www.nachc.org/job-board/**
- Armed Forces:
  - U.S. Army: **www.goarmy.com/careers-and-jobs/amedd-categories/medical-service-corps-jobs/optometrist.html**
  - U.S. Air Force: **www.airforce.com/careers/detail/optometry**
  - U.S. Navy: **www.navy.com/careers/healthcare/clinical-care/optometry.html**

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

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

- UC Los Angeles/Jules Stein Eye Institute and Doheny Eye Institute (USC): **www.uclahealthcareers.org/out-of-area/**
- UC San Diego Medical Center/Shiley Eye Center: **jobs.ucsd.edu/bulletin/ByCenter.aspx?center=HS**
- UC San Francisco: **ucsfhealth.org/about/jobs**
- UC Davis: **ucdavis.edu/jobs**
- UC Irvine: **careers.ucirvinehealth.org**
- 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: **ketchum.edu/index.php/about/employment**
- University of California, Berkeley School of Optometry: **hr.berkeley.edu**
- Western University of Health Sciences, College of Optometry: **jobs.westernu.edu**

OTHER

- Hiring Health: 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 Site: Find job opportunities nationwide on this website (also is a place to post for practice staff openings): **localeyesite.com/q-optometrist-jobs**
- CovalentCareers: A health care-focused job website: **www.covalentcareers.com**
- NewGradOptometry: This site focuses on opportunities for newly graduated optometrists: **www.newgradoptometry.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 (attend COA Monterey Symposium held each November and regional COA OptoWest conferences held throughout the year).
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 maximize your savings and consolidate your bill paying for equipment and inventory (see “Is Joining a Buying Group for You?”).
☐	Obtain bids on office and professional equipment.
☐	Check with the State Board of Optometry and other agencies if other supplemental licenses or permits are needed, e.g., fictitious name permit, branch office license (see “California State Board of Optometry Supplemental Licenses/Certifications,” “DEA Numbers and Optometry,” “How to Get Your NPI,” “Registering as an Employer”).
Six Months Prior	
☐	Sign up with third-party insurance carriers, e.g., 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”).
☐	Obtain 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?" and "DEA Numbers and Optometry").
☐	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 and other social media pages 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.
☐	Chart system (electronic medical records (EMR) or electronic health records (EHR) systems)
☐	Exam forms
☐	Recall cards or e-appointment reminder service

"Nice to Have"	
☐	Personalized office brochure
☐	Optometry practice management software
☐	System with e-prescribing capabilities

Additional Resources:

Healthy Eyes Advantage (HEA) recognizes that each independent eye care provider is unique with regard to modality, goals and philosophies, and helps members find success on their own terms. Five HEA solutions that can help you as a new or seasoned practice owner:

1. **Unrivaled purchasing power.** Ensuring lowest cost of goods, maximum profitability.
2. **Immediate access to 250+ vendor relationships.** The largest choice of market leaders and niche vendors across all product categories. HEA can help you quickly get set up with your preferred lab, contact lens, frame and business partners.
3. **One bill, one payment with consolidated billing.** The most efficient way to monitor your total cost of goods.
4. **Payment solutions.** HEA offers flexible payment options to help HEA members with cash flow management, and preferred pricing on provider processing rates for patient payment solutions.
5. **Professional Employer Organization (PEO).** HEA members have access to an exclusive arrangement and preferred pricing with one of the nation's largest PEOs offering: comprehensive HR services, access to affordable health insurance, complete government compliance and more.

To find out more about these and other HEA member benefits, call an HEA Solutions Specialist at (800) 959-2020.

Healthy Eyes Advantage (HEA) | (800) 959-20205 | **www.hea2020.com**

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, you must 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**
- **State of 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, e.g., State Employer Identification Number, SEIN, state ID number, or reserve account number. An application and more information about employment tax requirements are available from the EDD website at **www.edd.ca.gov/Payroll_Taxes/**.
  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 **https://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 **edd.ca.gov/Office_Locator**.

  Note: All employers are required to electronically submit employment tax returns, wage reports, and payroll tax deposits to EDD.
- **State Income Tax Information**
  Franchise Tax Board: **www.ftb.ca.gov/businesses**
- **Seller's Permit**
  The vast majority of private practice optometrists need to obtain a seller's permit from the state Department of Tax and Fee Administration. 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.cdtfa.ca.gov/services/#Register-Renewals**.

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**
  California Business Portal provides assistance for starting a new business: **http://businessportal.ca.gov/**.
- **California Secretary of State**
  The Secretary of State website has a step-by-step guide for starting a business in California, and provides information and forms for business entities: **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.html**.
- **California Tax Service Center**
  Provides online access to information and forms for the filing of state income, payroll, and sales and use taxes: **www.taxes.ca.gov**.
- **US Small Business Department**
  The US Small Business Department provides numerous resources for small business owners from planning your business to growing your business: **www.sba.gov/starting-business**.
- **California Department of Industrial Relations**
  Provides information for employers on labor laws, required postings, occupational safety and health (Cal/OSHA) and workers' compensation: **www.dir.ca.gov/for_employers.html**.

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, advance 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 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 and social media — 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 more than 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 your tripartite professional organizations, the California Optometric Association, American Optometric Association and local optometric society, by submitting just one application to COA.

Fourth-Year Optometry Students — Student members are automatically converted to professional membership upon graduation, but please update your contact information with COA prior to graduation so that we can stay in touch with you. COA will automatically finalize your active member status with 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, notify COA as soon as possible 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 annually.

How to Join

Easily join online at **www.coavision.org/join** or you may join by contacting COA member services at (916) 441-3990, ext. 238, or **membership@coavision.org**.

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 (916) 441-3990, ext. 253 or **membership@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.

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 (916) 441-3990, ext. 231 or **JAndrade@coavision.org**.

California Vision Foundation (CVF)

Volunteer as a provider and/or contribute financially to COA's own charitable organization. Contact COA at (916) 441-3990, ext. 221 or **contact@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 (916) 441-3990, ext. 223 or **BHowe@coavision.org**.

CONTACT

California Optometric Association
2415 K Street
Sacramento, CA 95816
(916) 441-3990
www.coavision.org
contact@coavision.org

Ascending Dues Scale Program for New Graduates

COA student members are automatically converted to COA and AOA professional members upon graduation. If you were not a student member, 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.

	Dues Level	% Full COA, AOA & Local Society Dues
Balance of the calendar year in which you graduate from optometry school or complete your residency	0	Exempt
First succeeding calendar year after graduation	1	10%*
Second calendar year after graduation	2	20%*
Third calendar year after graduation	3	50%*
Fourth calendar year after graduation	4	75%*
Fifth calendar year after graduation	Full	100%

**Does not apply to mandatory COA 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" and "Think About Your Eyes" locator services; online resources and expert assistance on all facets of the business and practice of optometry, practice fact sheets, and COA Legal Services Resource Program.
  - COA member benefits & services: **www.coavision.org/i4a/pages/index.cfm?pageid=3394**
  - **AOA:** Online "Doctor Locator Search" directory, AOA MORE – a free optometry registry, business and career success webinars, customizable kits for practice promotion, practice-branded marketing materials; patient education materials.
  - Guide to AOA Member Benefits: **www.aoa.org/optometrists/membership/member-benefits-and-services**
  - AOA MORE: **www.aoa.org/more**
  - AOA Marketplace webpage: **store.aoa.org**
  - AOA Marketplace Mini E-Catalog: **aoa.uberflip.com/i/464326-aoa-marketplace-mini-catalog**
- **Staying informed.**
  - **COA:** Subscription to *IMPACT 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*; online resources for coding and documentation questions.
- **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. Paraoptometric staff members have access to training, tools and resources, and receive discounted registration at 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 retention

    Enroll your staff at **http://www.aoa.org/news/inside-optometry/doctors-can-now-enroll-staff-as-aoa-associate-members?sso=y** (*AOA member login required*) 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.
- **CE Opportunities.**
  - **COA:** Member-only registration discounts for COA and local society education seminars and conferences, plus up to 12 hours of free online CE annually at **www.coavision.org/events**.
  - **AOA:** Member-only registration discounts for AOA education seminars and annual Optometry's Meeting®; 24/7 access to EyeLearn™ online learning resource at **www.aoa.org/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:

- **Free COA Legal Resource Program** (916) 441-2430 **www.coavision.org/i4a/pages/index.cfm?pageID=3685**

  Members exclusively receive up to one-half hour (30 minutes*) of telephone and research work per month with an attorney at the COA longtime law firm of Wilke Fleury. The program assists members in areas of the law related the practice of optometry, including:
  - Business tax issues
  - Business owner succession planning
  - Cal-OSHA/Prop 65 issues
  - Contract issues
  - Employment law
  - Licensure issues
  - Practice ownership and organizational structure
  - Regulatory and administrative law
  - California State Board of Optometry rules and enforcement issues

Tap Into the Power of OPTOMETRY JUMPSTART®

Allergan is proud to offer a program dedicated to new optometry graduates. As a member of OPTOMETRY JUMPSTART®, you will receive resources upon graduation that are designed to help get your practice off to a strong start, including:

- Dedicated Allergan sales representative
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- Savings programs to help manage costs for eligible patients
- Patient education and counseling materials
- Invitations to speaker programs delivered by industry leaders

Students and recent graduates (2014-2019): Register today at **AllerganODJumpstart.com**

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To access this resource, simply call Wilke Fleury, provide your COA member number and ask for the attorney who best meets your issue (employment and practice succession: Stephen Marmaduke; all other legal matters: William A. (Bill) Gould, Jr. or Daniel Baxter).

Note: This benefit does not accumulate from month-to-month

- **California Optometric Association-Sponsored Insurance Programs**
  - **Mercer Health & Benefits Insurance Services, LLC**
    (800) 775-2020
    www.coamemberinsurance.com
    coa.insurance.service@Mercer.com
    Professional liability, workers' compensation, cyber liability, health insurance, disability, life insurance, business policies and other coverages.
- **Healthy Eyes Advantage (HEA)**
  COA's Preferred Business and Practice Solutions Partner
  (800) 959-2020
  www.hea2020.com
  memberservices@hea2020.com
  With more than 10,000 members nationwide and 250 vendor partners, HEA is the next-generation purchasing and practice solutions marketplace for independent eye care professionals. HEA aggregates all the best the market has to offer: across-the-board best pricing, the largest choice of product and business vendors, and CE opportunities throughout the year. There is no cost to join — and HEA's "best fit" options offer flexible programs that work for every size practice.
- **I.C. System Debt Collection Services**
  (800) 561-5695
  www.icsystem.com/associations/coa.htm
  Collect monies owed at a member-only reduced rate.
- **COA Classified Listings**
  (916) 441-3990, ext. 221
  contact@coavision.org

AOA MEMBERSHIP SERVICES

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

- **EyeLearn™**
  www.aoa.org/eyelearn
  (AOA member login required)
  Available only to COA-AOA members, EyeLearn is AOA's online, centralized learning resource designed for the optometrist's and staff's learning needs, featuring webinars, practice management resources, clinical guidelines, etc.
- **Student Loan Refinancing**
  Laurel Road
  (855) 245-0989
  www.aoa.org/aoaexcel/student-loan-refinancing
  Obtain an online loan quote within minutes of applying. Laurel Road specializes in helping doctors of optometry refinance optometry school loans. COA-AOA members automatically receive a 0.25% rate discount*.
- **Members Retirement Program**
  AXA Equitable
  (800) 523-1125
  www.aoa.org/aoaexcel/retirement-planning
  Low-cost, flexible programs to help build your retirement assets and take advantage of potential tax savings.
- **AOAExcel™ Career Center®**
  www.aoa.org/aoaexcel/career-center
  Search for jobs, post your resume or find doctors of optometry or staff for your practice at this robust site.
- **Practice Financing**
  Bank of America
  www.aoa.org/aoaexcel/practice-financing
  Secure up to 100 percent financing with rate lock protection against interest rate changes and access to the complimentary Practice Heartbeat® program designed to help new ODs develop business skills crucial to practice growth.
- **HIPAA Compliance**
  Compliancy Group
  (855) 854-4722
  www.aoa.org/aoaexcel/hipaa-compliance
  Arm the practice with HIPAA compliance solutions, including HITECH, Quality Payment Program, Omnibus, and PCI, that becomes routine and worry free.

Join the conversation.

Introducing CooperVision's ECP Viewpoints℠, a true insider's perspective – by ODs for ODs.

ECP Viewpoints℠ covers all areas relevant to modern optometry practices:

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- Competing in changing times
- Guidance for practice management
- Insights from CooperVision's Best Practices honorees
- Advice from optometrists nationwide
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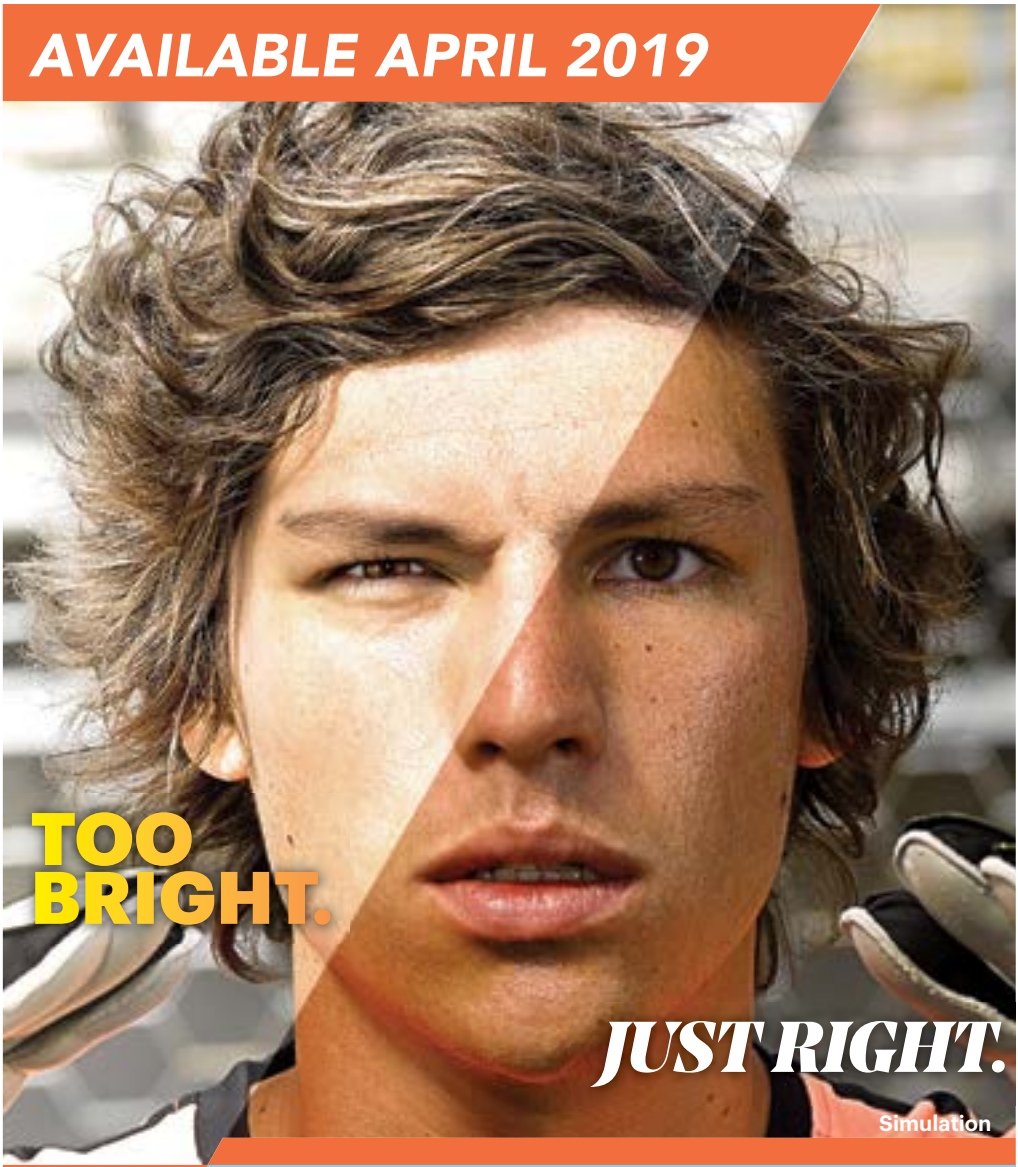

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Congratulations on your graduation!

As you embark upon your new career, consider protecting your future with **COA's sponsored professional liability policy.** First year graduates receive a 50% discount off the already low rates. You can apply at **proliability.com/coa** or call a Mercer Client Advisor at **800-775-2020.**

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