

## Financing Your LASIK Eye Surgery

For people suffering from vision problems, LASIK eye surgery can seem like a million dollar cure. But for those patients who are short on cash, the procedure might as well cost a million bucks.

LASIK is short for "Laser Assisted in Situ Keratomileusis", and is a type of refractive surgery that reshapes the cornea of the eye in to correct myopia, hyperopia and astigmatism. This is a fast and effective outpatient procedure that is performed by a refractive surgeon.

The cost of LASIK eye surgery can widely vary, depending on factors such as the area of the country in which the LASIK is performed, and the degree of the patient's refractive error. In general, patients can expect to spend anywhere from \$499 to \$2,500 per eye on their LASIK surgical procedure.

Of course, cost is a concern to patients, but don't put the value of a dollar over the value of your eyesight. You should never base your choice of a LASIK surgeon solely on the cost of the surgery. An ophthalmologist with less experience may charge less for the LASIK procedure, but he or she may not possess the same skills, training and precise equipment as a more expensive doctor. Many experts recommend that patients should avoid discount laser eye surgery centers that rely on aggressive marketing campaigns. On the other hand, paying more does not necessarily mean that you will get the best possible surgical care. Research the credentials of the eye surgeons in your area to ensure that you find the most highly skilled refractive surgeon to perform your LASIK eye surgery.

The cost of LASIK eye surgery can be so prohibitive that many people are not able to go through with the procedure. Compounding the problem, most medical insurers consider LASIK to be an elective procedure, so they will not cover the cost through their medical insurance plans. Nevertheless, help may be at hand.

It is possible to arrange financing for your LASIK eye surgery. If you would like to have a refractive surgery treatment such as LASIK, but need help with the payments, consider one of the many financing options that may be available to you:

### \* LASIK Surgeon Payment Options

The first step to finding financing for LASIK surgery should be speaking directly with the surgeon. It's possible that your surgeon will offer a variety of financing options to his or her patients. Many surgeons work with local and national banks in order to provide financing plans with low interest and manageable monthly payments. Others will simply allow their patients to split the cost between payment installments.

### \* Care Credit

Another way to secure financing for your LASIK treatment is through Care Credit, a company that provides patients with credit for their LASIK procedures. Care Credit offers patients both short-term, no-interest payment plans and low-interest, extended payment plans.

### \* Capital One's Vision Fee Plan

You are probably already familiar with Capital One. This well-known financing company offers the "Vision Fee Plan", providing ophthalmology patients with the funds they need to cover the costs of LASIK, PRK, and other refractive surgeries. Most patients are able to arrange LASIK financing payment plan to accommodate their budgets. The interest rate for this type of plan is usually set from 5.9% and 12.9%.

You don't need a million bucks to enjoy the benefits of laser assisted eye surgery. Financing your LASIK eye surgery can make it easy to bring the good eyesight you deserve.