



Bay Hills Eye Care Center
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March 4, 2026

The Honorable Pamela Beidle
Senate Finance Committee
Miller Senate Office Building, 3 East Wing
11 Bladen St., Annapolis, MD 21401 - 1991

Re: SUPPORT SB 795 "Health Insurance - Vision Benefits - Regulation of Insurers and Vision Benefit Managers"

Dear Chair Beidle & Committee Members,

My name is Dr. Heather Atcherson, and I own and operate a second-generation private Optometry practice in District 33 in Annapolis. For years, my father and I debated whether we could afford to continue accepting vision insurance. I wanted to serve as many patients as possible. He had grown discouraged after decades of financial strain from these plans.

The reality is simple: reimbursement rates for comprehensive eye exams have not increased in over 20 years. Today, it costs my practice about \$260 per hour just to keep our doors open. We schedule 45 minutes for each patient because that's what a thorough, comprehensive exam requires. Yet vision plans reimburse only \$40 to \$60 per exam. That does not cover the cost of providing care.

Because of this, independent practices are forced to rely on the sale of glasses or contact lenses to remain financially viable. We strictly follow each patient's insurance benefits, charging only the copays and allowances outlined in their plan to keep costs competitive. But the exam itself—the core medical service we provide—is significantly undervalued.

Vision plans are not traditional insurance. They do not assume unpredictable risk. They offer one routine exam per year and fixed product allowances, while maintaining control over reimbursements. The main plans have become vertically integrated, owning a piece in almost every touchpoint in the industry. Independent doctors have little to no ability to negotiate fair rates.

While premiums have likely adjusted to inflation over time, reimbursements to doctors have remained stagnant. Corporate profits have grown, while small community practices struggle to keep the lights on.

We want to continue delivering high-quality, comprehensive care to our patients. But without meaningful change, sustaining independent practice becomes increasingly difficult.

Thank you for your time and consideration.

Very truly yours,

Dr. Heather Atcherson, OD
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