Medicare Vision Coverage Overview

Original Medicare does not normally cover routine services, like eyeglasses and eye exams. Some beneficiaries may have a Medicare Advantage (MA) plan or retirement benefits that help with these services, but this is not part of the original Medicare program, Medicare supplements, or many MA plans.

Medicare may cover some vision costs if they are associated with other covered expenses (that is, eye problems that result from an illness or injury could be covered). In general, Medicare may cover items or services if they satisfy three basic requirements:

1. **They must fall within a statutorily-defined benefit category;**
2. **They must be reasonable and necessary for the diagnosis or treatment of illness or injury or to improve the functioning of a malformed body part; and**
3. **The item or service must not be excluded from coverage.**

Call Medicare at 1-800-633-4227 for specific questions or more information.

Services That May Be Covered by Medicare

Intraocular Lenses (IOLs)
- Medicare covers a conventional IOL when it is implanted as a part of cataract surgery.
- A conventional IOL is a small, lightweight, clear disk that replaces the focusing power of the eye’s natural crystalline lens.
- The following are benefits for which Medicare makes payment:
  - A conventional IOL implanted during cataract surgery;
  - Facility and physician services, and supplies required to insert a conventional IOL during cataract surgery; and
  - One pair of eyeglasses or contact lenses as a prosthetic device furnished after each cataract surgery with insertion of an IOL.

Eye Prostheses
- For patients with absence or shrinkage of an eye due to birth defect, trauma, or surgical removal. Medicare generally covers replacement every 5 years. Medicare covers polishing and resurfacing.

Certain Eye Exams
- Eye exams to evaluate for eye disease for patients with diabetes or signs and symptoms of eye disease. Annual examinations by an ophthalmologist or optometrist are recommended for asymptomatic diabetics.

Certain diagnostic tests and treatments of diseases and conditions of the eye
- For patients with age-related macular degeneration (AMD)
Presbyopia-Correcting Intraocular Lenses (P-C IOLs)

- Presbyopia, a type of refractive error, is an age-associated progressive loss of the focusing power of the lens of the eye. This results in difficulty seeing objects that are near or close-up. Presbyopia occurs as the natural lens of the eye becomes thicker and less flexible with age.
- A presbyopia-correcting IOL is indicated for primary implantation in the capsular bag of the eye for the visual correction of aphakia (absence of the lens of the eye) in patients, and also provides near, intermediate, and distance vision without the need for eyeglasses or contact lenses for many patients.
- A P-C IOL provides what is otherwise achieved by two separate items or services; an implantable conventional IOL (one that is not presbyopia-correcting) that Medicare covers, and the surgical correction, eyeglasses, or contact lenses to correct presbyopia that Medicare does not cover.

Astigmatism-Correcting Intraocular Lenses (A-C IOLs)

- Astigmatism is a visual condition where part of an image is blurred due to uneven corneal curvature. A non-astigmatic cornea has the same curvature at all axes, whereas the curvature of an astigmatic cornea differs in two primary axes, resulting in vision that is distorted at all distances.
- The A-C IOL provides what is otherwise achieved by two separate items or services; an implantable conventional IOL (one that is not astigmatism-correcting) that Medicare covers, and the surgical correction, eyeglasses, or contact lenses to correct astigmatism that Medicare does not cover.

Glaucoma Screening

- Medicare provides coverage of an annual glaucoma screening for beneficiaries in at least one of the following high risk groups:
  - Individuals with diabetes mellitus;
  - Individuals with a family history of glaucoma;
  - African-Americans age 50 and older; and
  - Hispanic-Americans age 65 and older.
- A covered glaucoma screening includes
  - A dilated eye examination with an intraocular pressure measurement; and
  - A direct ophthalmoscopy examination or a slit-lamp bio microscopic examination.
- Medical record documentation must show that the beneficiary is a member of one of the high risk groups. The documentation must also show that you performed the covered screening services.

Senior and Disabled Vision Resources

Senior Answers and Services Vision Program
https://www.senioranswers.org/programs/vision-grants/
303-333-3482 (Colorado Gerontological Society)
- Provides grants for seniors 60+ to help purchase eyeglasses. Grants may cover eye exams, lenses, and frames.

American Council of the Blind of Colorado
303-831-0117
910 16th St. Suite 1240, Denver, CO 80202
http://a3colorado.org/
- Non-profit organization dedicated to promoting independence, equality, and opportunities for all blind and visually impaired individuals in the state of Colorado.
- ACBCO exists to improve the lives of people with low vision by providing home assessments, resources, programs, support groups, referrals, adaptive aids, and much more.
Stout Street Eye Clinic
2130 Stout Street
303-293-2220
http://www.coloradocoalition.org/what_we_do/healthcare/eye_clinic.aspx

- One “appointment scheduling day” each month, typically on the 3rd Tuesday of the month.
- Doors open at 7am, and the clinic will schedule upcoming eye appointments for the first 40 people who walk-in.
- Individuals who have diabetes and glaucoma can bypass the appointment day and contact Stout Street directly for an appointment.