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Don't Lose Sight of Your Independence

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Eye Care

By Ruth Dockins

By age 65, one in three Americans has some form of vision-limiting eye disease. As you probably know Medicare will not generally pay for routine eye care. However, Medicare may pay for eye care services under certain conditions.

For instance, Medicare will cover:

- Surgical procedures to help repair the function of the eye due to a chronic eye condition, such as cataracts or glaucoma.
- Eyeglasses or contacts only if you have had cataract surgery during which an intraocular lens was placed into your eye.
- An eye exam to diagnose potential vision problems. If you are having vision problems that indicate a serious eye condition, Medicare will pay for an exam to determine the problem, even if it turns out there is nothing wrong with your sight.

Medicare will only pay for routine eye care under the following specific circumstances:

-If you have diabetes; Medicare will pay for an eye exam once every 12 months to check for eye disease.

-If you are at high risk for glaucoma, Medicare will cover an eye exam once every 12 months. The exam must be performed or supervised by an eye doctor who is licensed to provide this service in your state. You are considered to be at high risk if you have diabetes, have a family history of glaucoma, are African-American and aged 50 or older, or are Hispanic and aged 65 or older.

For those people who do not meet the Medicare guidelines for eye care, and don't belong to an HMO or have coverage through the Veterans Administration, there is EyeCare America.

EyeCare America is a public service program of the Foundation of the American Academy of Ophthalmology and is co-sponsored by the [Knights Templar Eye Foundation, Inc.](#), with additional support provided by [Alcon](#), and endorsed by: state ophthalmological societies, the [American Glaucoma Society](#), the [American Society of Retina Specialists](#), the [Macula Society](#), the [Macula Society Foundation Inc.](#), and the [Retina Society](#). It provides eye care to US citizens and legal residents through volunteer ophthalmologists (Eye M.D.s) at no cost to those who qualify. There are EyeCare America volunteer ophthalmologists all across America dedicated to serving their community.

Guidelines:

- Those who are age 65 or older and who have not seen an EyeMD in three or more years may be eligible to receive a comprehensive, medical eye exam and up to one year of care at no out-of-pocket cost for any disease diagnosed during the initial exam. Volunteer ophthalmologists will waive co-payments, accepting Medicare and /or other insurance reimbursement as payment in full: patients without insurance receive this care at no charge.
- Those who are determined to be at increased risk for glaucoma (by age, race and family history) and have not had an eye exam in 12 months or more may be eligible to receive a free glaucoma eye exam if they are uninsured. Those with insurance will be billed for the exam and are responsible for any co-payments. The initiation of treatment is provided, if deemed necessary by the doctor during the exam.

SERVICES THAT ARE NOT COVERED:

- Additional services necessary for your care such as, hospitals, surgical facilities, anesthesiologists and medications, are beyond the scope of EyeCare America services. The ophthalmologist is a volunteer who agrees to provide only services within these program guidelines.

EYEGASSES ARE NOT COVERED:

- Some eye conditions may affect vision as though eyeglasses are needed, when what is actually needed is the medical care of an ophthalmologist, and not eyeglasses. EyeCare America provides this medical eye care, only. The program does not provide eyeglass prescriptions, eyeglass/refraction exams (the prescription part of exam) or cover the cost of glasses. If you are concerned about the cost of these items, please discuss this with the doctor BEFORE the examination.

ADDITIONAL REFERRALS:

- If you were eligible for “up-to-one-year-of-care” portion of the program and require a re-referral to another ophthalmologist, you or the EyeCare America volunteer ophthalmologist **MUST** contact EyeCare America in order to continue receiving care through the program. They may be able to locate another EyeCare America volunteer to provide the care.

/images/Eye Care America.jpg

To learn more about this program go to

www.eyecareamerica.org. I did and answered eligibility questions for a friend and found it to be very quick and easy. At the end of the eligibility questions we received a form stating that she is eligible for a referral and will receive a letter within two weeks with the name of the volunteer doctor, address and phone number. She then must call as soon as possible to set up an appointment.

As always, if you have questions regarding this article please call me at 1-800-392-8771.

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