

The Affordable Care Act and Your Child's Eyes in Ohio



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We all want our children to have every opportunity for a happy, healthy, and successful life. There is no question that the early childhood years are critical in their development. Vision issues can often be an unnecessary hurdle, but poor vision does not have to be a barrier to a child's well-being. Early attention to your child's vision and eye health can help keep them on a positive path for the future. But sometimes affordability of health care, including eye and vision health care can keep them from this path. Recent changes in federal law may help by impacting the kinds of vision services your child has access to through health insurance.

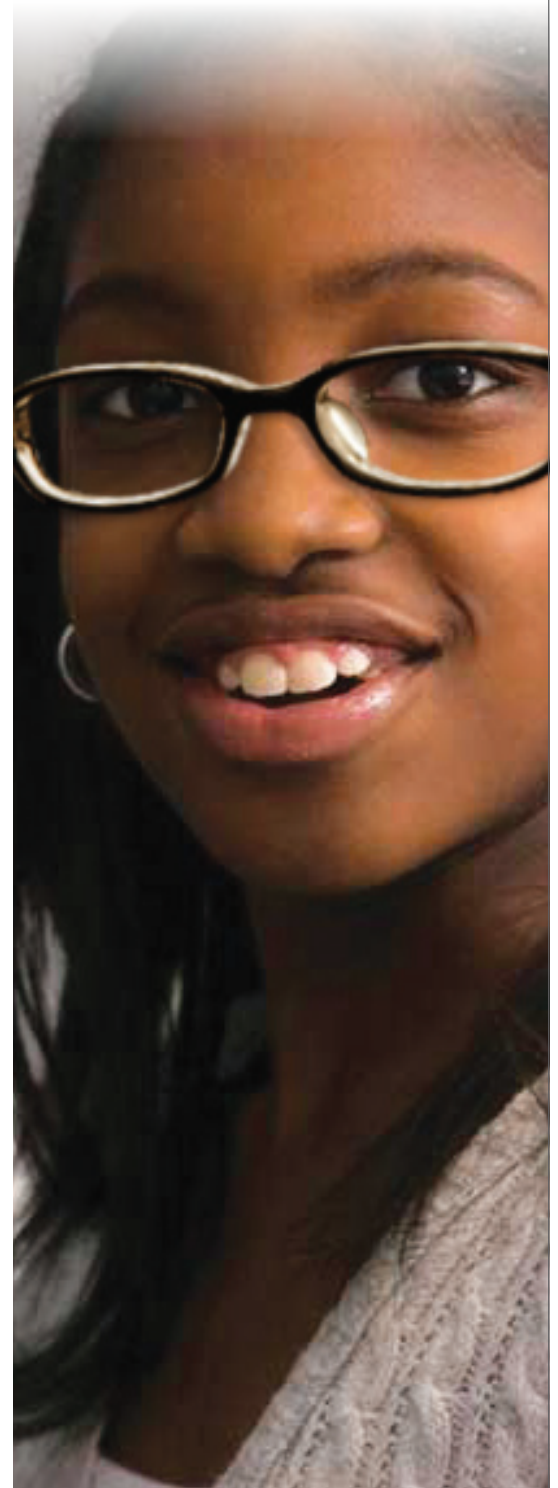
Did you know that the Affordable Care Act could have a big impact on your child's vision?

Starting January 1, 2014, all individual health insurance plans, small group insurance plans, or plans sold in the new state-based health insurance marketplaces are required to include a set of essential health benefits. This requirement does not apply to large group plans. Included in this list of "essential" services is coverage for children's vision care.

In Ohio, this means that new insurance plans will cover one comprehensive eye exam and one pair of glasses each year for children under age 21. Depending on the plan, co-pays and deductibles may apply. Visit www.healthcare.gov to find out more.

Also starting January 1, 2014, **insurance plans must cover certain preventive services without a copay or coinsurance; this includes vision screening for kids.** This screening would likely be offered in your pediatrician's office as part of a well-child visit.

Note: Insurance remains largely regulated at the state level. Be sure to check your state's requirements (and your plans specific coverage).



The Affordable Care Act and Your Child's Eyes in Ohio—Continued

What's the difference between a screening and an eye examination?

Both vision screenings and eye examinations may play an important role in your child's vision and eye health, so it's important to understand their distinctions.

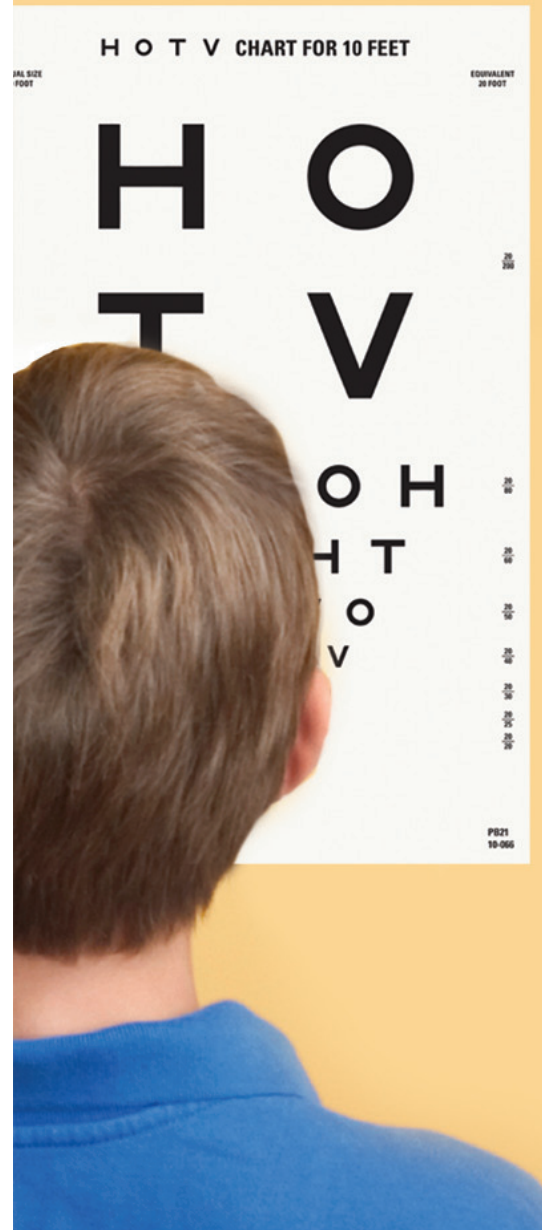
*An **eye exam** is performed by an eye doctor (ophthalmologist or optometrist). An exam diagnoses eye disorders and diseases, and prescribes treatment. A comprehensive eye examination is generally understood to include an evaluation of the refractive state, dilated fundus examination, visual acuity, ocular alignment, binocularity, and color vision testing where appropriate.*

*A **vision screening** is not a diagnostic process and does not replace a comprehensive examination by an eye doctor. The purpose of a vision screening is to identify vision problems in a treatable stage, provide education, and provide a referral to an eye care provider for a comprehensive eye exam (if needed). These screenings should be routinely done by your child's medical doctor (and may also be conducted in your child's preschool, school, or other community settings).*

Find out more about health insurance coverage for your family at www.Healthcare.gov.

What if we don't have health insurance?

There are many options for health insurance for your family. If you are unemployed, or if your employer does not offer health insurance, you may be eligible for subsidies to help you pay for insurance offered through the health insurance marketplace. Based on your household income, your child may be eligible for Medicaid. Visit www.Healthcare.gov to find an insurance plan in your state that is appropriate for your family. To check your eligibility for Medicaid go to benefits.ohio.gov or call 800.324.8680.



VISION COVERAGE WITH PUBLIC FUNDING IN OHIO—2014

	MEDICAID	HEALTH EXCHANGE— AFFORDABLE CARE ACT	MEDICARE
NUMBER OF PEOPLE AFFECTED	512,000 Ohio adults on Medicaid before Medicaid Expansion began on 1.1.14 275,000 additional adults eligible on 1.1.14 Total adults expected to be covered by Medicaid in 2014 = 787,000 1.15 million children on Medicaid prior to 1.1.14 1.15 million children expected to be covered by Medicaid in 2014 Total adults and children expected to be covered by Medicaid in 2014=1.9 million	502,902 uninsured adults btw 139–400% FPL may qualify for subsidies if they purchase health insurance on the Exchange (assuming they did not turn down affordable and adequate coverage offered by their employer).	1.622 million in Ohio
ELIGIBILITY FOR CHILDREN	Uninsured up to 200% of poverty (\$47,100 for a family of 4)	Uninsured between 200–400% of federal poverty level may qualify for a subsidy.	Some children qualifying for SSDI with permanent/severe disabilities may be eligible for Medicare
ELIGIBILITY FOR ADULTS	Uninsured up to 138% of poverty (\$15,856 for single individual) who are not 65 and older, pregnant, eligible for Medicare Part A, enrolled in Medicare Part B, SSI beneficiaries, or unauthorized immigrants	Uninsured between 139%–400% of federal poverty level may qualify for a subsidy.	Age 65+, citizen, eligible for SS, or under age 65 with certain permanent/severe disabilities
VISION COVERAGE (AGES 0–20)	Vision screening as part of periodic well-child primary care exams Comprehensive vision examination—annual Frame and lenses—annual	Vision screening as part of periodic well-child primary care exams, no co-pay or deductible applied Comprehensive vision examination—annual, co-pays and deductibles apply Frame and lenses—annual, co-pays and deductibles apply	Vision screening as part of periodic well-child primary care exams Comprehensive vision examination—annual Frame and lenses—annual
VISION COVERAGE (AGES 21–59)	Vision screening as part of well-patient exam with primary care provider Comprehensive vision examination—every 2 years Frames and lenses—every 2 years	No requirements for vision care coverage	80% of eye exam if glaucoma risk 80% of eye exam if diabetic or at risk \$2000 toward cataract surgery 80% of cost of glasses after cataract surgery 80% of drugs for AMD treatment Part D medication coverage No glasses covered
VISION COVERAGE (AGE 60+)	Vision screening as part of well-patient exam with primary care provider Comprehensive vision examination—annual Frame and lenses—annual	No requirements for vision care coverage	80% of eye exam if glaucoma risk 80% of eye exam if diabetic or at risk \$2000 toward cataract surgery 80% of cost of glasses after cataract surgery 80% of drugs for AMD treatment Part D medication coverage No glasses covered
VISION COVERAGE (AGE 65+)	Same as 60+ if dual-eligible with Medicare	Not applicable	Welcome to Medicare Vision Screening 80% of eye exam if glaucoma risk 80% of eye exam if diabetic or at risk \$2000 toward cataract surgery 80% of cost of glasses after cataract surgery 80% of drugs for AMD treatment Part D medication coverage No glasses covered