



MEDICARE BENEFITS AND YOUR EYES

WELCOME TO MEDICARE PHYSICAL

The Medicare Modernization Act of 2003 authorized Medicare coverage of an initial preventive physical examination, the “Welcome to Medicare Physical.” Medicare will cover this examination only if it occurs within the first six months that a beneficiary has Part B coverage.

The Welcome to Medicare Physical covers screening for glaucoma (i.e., a dilated eye examination with an intraocular pressure measurement, and a direct ophthalmoscopy or a slit-lamp microscopic examination).

CATARACT SURGERY BENEFITS

Cataracts affect millions of Americans, and is a leading cause of blindness worldwide. In the U.S., cataract surgery is the most commonly performed surgical procedure in those 65 and older.

Medicare guideline changes, announced in early May 2005, now allow Medicare recipients the choice of receiving basic lens replacement (IOL),

paid in full by Medicare up to \$2,000, or applying the credit to new replacement lenses that can correct both near and farsightedness (multifocal IOLs) in addition to cataract removal. Patients would then be responsible for paying the difference. Prior to the May ruling, Medicare patients had to opt for the traditional distance-vision IOLs.

GLAUCOMA MEDICARE BENEFITS

The Benefits Improvement and Protection Act (BIPA) of 2000 provides annual coverage for glaucoma screening exams for eligible Medicare beneficiaries.

A leading cause of blindness, glaucoma affects close to 2.5 million Americans age 40 and older. African Americans are four to five times more likely to be blinded by glaucoma than Caucasians, and can develop it earlier with risk increasing by age 35.

Under BIPA, Medicare will cover 80% of the doctor’s screening exam fee. The patient or his/her secondary insurance must pick up the patient’s deductible and the remaining 20% balance. A minimum of 366 days is required between screening visits.

To qualify for this glaucoma coverage you must be at high-risk, as described by the Department of Health and Human Services:

- Individuals with a family history of glaucoma, (family defined as a blood parent or sibling);
- Individuals with diabetes, (either diet-controlled, oral-agent-controlled, or insulin-dependent);*
- African Americans age 50 and older who meet eligibility requirements for Medicare.

The screening exam for glaucoma includes:

- 1) visual acuity; 2) dilated eye examination;
- 3) intraocular pressure measurement; 4) direct ophthalmoscopy.

* Because people with diabetes need to have an eye exam at least once a year, Medicare recipients should be sure to make full use of the yearly glaucoma screening benefit to receive an eye exam that can check for both glaucoma and diabetic retinopathy.

PRESCRIPTION DRUG BENEFITS

Older Americans should know that help is available for the costs of prescription drugs, including those taken for their eyes.

All Medicare beneficiaries - no matter how they get their health care today or whether they have existing drug coverage - are eligible for drug coverage under a Medicare prescription drug plan. This includes eye medications.

Financial assistance is available for those who need it, however, there are penalties for people who miss enrollment deadlines.

Medicare plans will vary depending on where you live, and each plan is different. This can be confusing, but there are resources which can help you to understand your choices.

Prevent Blindness America urges older Americans to do the following:

- Check your mail boxes and read all mail from CMS (Centers for Medicare and Medicaid Management).
- Apply for assistance if you have limited resources.
- Be aware of deadlines, and avoid late penalties.
- Review the information carefully, and enroll in a plan that best meets your needs.
- Use the resources below to answer any questions you may have.

Social Security Administration:

Application for help with Medicare prescription drug plan costs:
<http://www.socialsecurity.gov/prescriptionhelp>, or call
1-800-772-1213

Centers for Medicare and Medicaid Services:

Help and information for those with limited income and resources:
<http://www.cms.hhs.gov/medicarerereform/lir.asp>

Information about billing issues and prescription drug benefit plan options:
<http://www.medicare.gov>, or call
1-800-Medicare

**Call the Prevent Blindness America Vision Health Resource Center at
1-800-331-2020 or visit www.preventblindness.org to learn more.**

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