



Eye Health and Vision Care Should be Essential Covered Services Offered by Health Plans

St. Louis, December 14, 2012 -- Americans would benefit from having all health plans cover vision exams as part of their standard benefit according to a [new study](#) in the *Archives of Ophthalmology*, published December 10, 2012. This study agrees with previous work and policy recommendations from the [American Optometric Association](#) (AOA) that show the medical and financial benefits of ensuring that working-age adults have access to a quality vision benefit through their health plan.

“We strongly agree and support the findings of this momentous study, stated Dr. Stephen Montaquila, Chair of AOA’s Third Party Center Executive Committee. “It aligns with research we have done on this issue and reinforces the importance of eye health and vision care in the overall health care of our patients. It clearly demonstrates that vision should be a covered benefit in all medical plans.” He further stated, “Optional, supplemental vision coverage that has predominated over the last 40 years is simply no longer good enough. Eye health and vision are much too important to remain just an option – it is essential for improving the health of our citizens. Eye health and vision care are essential health benefits that should be fully integrated with the other benefits covered by all health plans.”

Researchers found that more than 40 percent of people in their study lacked vision insurance. Among individuals in the study who had one of the three leading causes of vision loss in the US (glaucoma, macular degeneration, or cataracts), the same percentage (40%) did not have vision insurance. Yet 90 percent of the entire study group had health insurance. This demonstrates a serious gap in vision insurance coverage, which was shown to influence utilization rates for individuals receiving eye exams.

The referenced study bases its conclusions on 2008 Behavioral Risk Factor Surveillance System (BRFSS) data collected from U.S. States and Territories by the Centers for Disease Control and Prevention (CDC), Office of Surveillance, Epidemiology and Laboratory Services (www.cdc.gov/brfss). It presents two major conclusions: 1) **Lack of vision insurance impedes eye care utilization, which, in turn, may irrevocably affect vision;** and 2) **Vision insurance for preventive eye care should cease to be a separate insurance benefit and should be mandatory in all health plans.** The study’s primary findings were that individuals with vision insurance coverage were more likely to receive periodic eye examinations than individuals with no such coverage; and individuals who received eye examinations during the previous year reported better eyesight. The AOA has long maintained that annual eye examinations and appropriate, continuous eye health and vision insurance coverage are critical for preserving eye health and optimizing eyesight and that good vision and healthy eyes are essential to overall health status.



Importantly, although focusing on a different age group, the referenced study's recommendations are consistent with AOA's earlier recommendations regarding pediatric vision care. The AOA recommended that pediatric vision services should be an essential health benefit for all children. The Affordable Care Act (ACA) designated pediatric vision services as one of the 10 Essential Health Benefits required to be offered by all Qualified Health Plans that will sell in the Health Insurance Exchanges established under the new law, thus mandating that all children will have vision insurance coverage starting in January 2014.

The AOA further recommended that essential pediatric vision services include annual comprehensive eye examinations and treatment, including materials (eyeglasses and contact lenses). The federal government and all states have agreed.

In addition to ensuring children have access to quality eye health and vision coverage, the AOA has developed policy recommendations which align with the conclusions of the referenced study. The AOA advocates for embedding and fully integrating vision insurance coverage as a defined health benefit for children and adults in all mainstream medical and health plans. The intent of the ACA is clear – to increase efficiency and improve quality of care while decreasing costs. This is to be accomplished by implementing more “accountable care.” The AOA has concluded that vision insurance coverage should be fully integrated and care should be better coordinated to meet the accountability demands now being placed on all health insurers and care providers, instead of continuing to promote services that are segregated and care that is uncoordinated as it is in far too many cases today.

The AOA's Chief Public Health Officer, Michael R. Dueñas, O.D., agrees with the study's findings and conclusions. “Vision problems are leading causes of disability and are most often asymptomatic during their treatable stages. The study highlights significant advantages to the continuous provision of vision care by describing reduced disabilities and costs associated with eye diseases and disorders,” stated Dr. Dueñas. “This study links well with other studies that describe vision care as providing an essential conduit to earlier interventions and enhanced care coordination for chronic conditions such as diabetes and hypertension.”