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The Affordable Care Act and Your Child's Eyes

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 were 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 most states, this means that new insurance plans will cover one comprehensive eye exam

and one pair of glasses each year. Visit www.healthcare.gov to find out more about the benefit in your state.

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).

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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 today!

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 in your state. Based on your household income, your child may be eligible for Medicaid or your state's Children's Health Insurance Program (CHIP). Some children previously covered by CHIP may now be eligible for Medicaid. Visit www.Healthcare.gov to find an insurance plan in your state that is appropriate for your family, and to check your eligibility for Medicaid or CHIP.