

Policy Number: CP-IFP21-022A

Effective Date: January 1, 2025

Eye Exams for Adults

This policy provides clarity and specificity on the differences between routine eye exam coverage and exams for illness or injury to the eyes.

- Routine eye exams and screenings are **excluded** per the member contract.
- For purposes of coverage, refractive errors (Astigmatism, Hyperopia, Myopia, Presbyopia) are **not** considered an illness or injury of the eye, therefore exams for these diagnoses are **not covered**.

DISCLAIMER

Coverage Policies are developed to assist in identifying coverage for UCare benefits under UCare's health plans. They are intended to serve only as a general reference regarding UCare's administration of health benefits and are not intended to address all issues related to coverage for health services provided to UCare members.

These services may or may not be covered by all UCare products (refer to product section of individual coverage policy for product-specific detail). Providers are encouraged to have their UCare patient refer to their UCare plan documents (Evidence of Coverage/Member Handbook/Member Contract) for specific coverage information. If there is a conflict between a coverage policy and the UCare plan documents, the UCare plan documents prevail.

Medical Assistance (Medicaid) products may provide different coverage for certain services, which may be addressed in different policies. For Minnesota Health Care Program (MHCP) policies, please consult the MHCP Provider Manual website.

Medicare products may provide different coverage for certain services, which may be addressed in different policies. For Medicare National Coverage Determinations (NCD), Local Coverage Determinations (LCD), and/or Local Coverage Articles, please consult CMS, National Government Services, or CGS websites.

Coverage Policies do not constitute medical advice. Providers are responsible for submission of accurate and compliant claims.

PRODUCT SUMMARY

This coverage policy applies to the following UCare products:

UCare product	Applies to
UCare Individual & Family Plans (IFP), UCare IFP with M Health Fairview	✓
UCare Medicare Plans, UCare Medicare with M Health Fairview & North Memorial Health, UCare Advocate Plus (HMO I-SNP), EssentiaCare	
UCare's Minnesota Senior Health Options (MSHO) (HMO D-SNP)	
UCare Connect + Medicare (HMO D-SNP)	
UCare Connect (SNBC)	
Prepaid Medical Assistance Program (PMAP), MinnesotaCare	
Minnesota Senior Care Plus (MSC+)	

Benefit category:

Vision, Exclusions-Services Not Covered

Definitions or summary

Exam for treatment of an illness or injury-a medical exam that includes diagnosis and treatment of an eye disease like glaucoma, conjunctivitis, cataracts, other medical conditions affecting the eye or injuries due to an accident involving the eye.

Routine eye exam-an office visit for the purpose of checking vision and /or updating eyeglass or contact lens prescriptions. Most often performed by an Optometrist.

Refraction-an exam done to determine the refractive errors in the eye and the correction needed for glasses or contacts.

*****The following refractive errors are not considered an illness or injury of the eye.**

- **Astigmatism**-a condition affecting vision resulting from differences in the curvature of various areas in the cornea and lens of the eye which causes objects to appear blurred at any distance.
- **Hyperopia (Farsightedness)**- an error in refraction in which affected individuals can see distant objects clearly but cannot see near objects in proper focus.
- **Myopia (Nearsightedness)** an error in refraction that results in difficulty seeing distant objects clearly.
- **Presbyopia** -a refractive error resulting from the hardening of the lens of the eye that occurs with age and results in the inability to maintain focus on objects held close to the eyes i.e., at reading distance.

Optometrist -a Doctor of Optometry (OD) who specializes in regular vision care and the diagnosis of vision and refractive problems.

Ophthalmologist -a medical doctor (MD) who specializes in the evaluation and treatment (medical, surgical, and nonsurgical) of eye disorders.

Coverage policy

COVERED

UCare covers diagnosis and treatment of illness or injury to the eyes.

- Screening for diabetic retinopathy is covered once per year for members with diabetes.
- UCare covers the initial evaluation, lenses and fitting when contacts or eyeglass lenses are prescribed for:
 - Post-operative treatment of cataracts
 - Treatment of aphakia
 - Treatment of keratoconus
 - Bandage contact lenses for:
 - Corneal conditions
 - Injury to the eye
 - Surface diseases of the eye

Members must pay for lens replacement after the initial pair.

Examples of illness or injury to the eyes: (This is not an all-inclusive list)

Age-related macular degeneration	Amblyopia	Blepharitis
Cataracts	Conjunctivitis	Corneal injury
Chalazion/cysts	Diabetic retinopathy	Glaucoma
Keratitis	Retinal detachment	Strabismus
Thyroid related eye disease (Graves' Disease)	Tumors	

Examples of tests to detect eye diseases: (This is not an all-inclusive list)

Corneal topography	Fluorescein angiography	Goldmann perimetry (manual or automated)
Scanning Computerized Ophthalmic Diagnostic Imaging	Tonometry	Visual field tests, manual or automated

Not Covered

- Routine screenings and refractions for adults
- Keratotomy and keratorefractive surgeries (Lasik)
- Eyeglasses, contact lenses and their fitting, measurement, and adjustment

Prior authorization

Not required for medical eye exams.

Related policies and documentation

References to other policies or documentation that may be relevant to this policy.

Policy Number	Policy Description
CP-IFP21-013A	Preventive Services Adults/Female/Children

References and source documents

Links to the UCare contracts, Center for Medicare, and Medical Assistance (Medicaid) MHCP, Minnesota statute and other relevant documents used to create this policy

[Individual & Family Plans Member Contract:](#)

Coverage policy development and revision history

Version	Date	Note(s)
V1	Dec.14, 2021	New Policy; original effective date
	Nov.30, 2022	Annual review; no changes
	Oct. 16, 2023	Annual review: no substantive changes aligned current contract; shorted the routine eye exam definition and reformatted
	October 16, 2024	Annual review; no substantive changes
	April 16, 2025	March 2025, DHS guideline requirement