A Guide to the Pediatric Vision Essential Health Benefit

What’s changing | Who it affects | What you can do
Beginning January 1, 2014, for individuals and groups with up to 50 employees, the Affordable Care Act (ACA) requires that specific Essential Health Benefits (EHB) are included with medical plan offerings. Pediatric vision services, generally for those up to the age of 19, is an EHB. Groups with more than 50 employees are not required to offer EHB, but if vision services are included in the medical plan, certain rules may apply.

So, how does this change the way you offer vision benefits? What type of provider is in the best position to offer your employees the services they need at a price you can afford?

This brochure is designed to provide those answers and help you prepare for the complex – and even confusing – changes that come with health care reform.
Understand the Basics

What's the impact of the pediatric vision essential health benefit?

What's covered and how?

What vision services are covered as an Essential Health Benefit?

- Annual routine vision examinations
- Glasses; including lenses and frames
- Contact lenses in lieu of glasses

Plan designs may vary by state and medical plan selected. Consult your UnitedHealthcare representative for more information about the medical plan you are considering.

Are some vision services designated ‘preventive’ by the ACA?

The ACA did not designate pediatric vision services as a preventive service with no out-of-pocket cost for the patient. As a result, these services may be covered before or after the deductible is met. There will be a variety of vision offerings in the market, including benefits embedded in medical plans and stand-alone vision plans.

The range of choices will help employers to meet the ACA guidelines while remaining as cost-effective as possible.

How does this impact you?

Are all individuals, even those over age 19, required to have pediatric vision benefits as part of their medical policy outside of the state Exchanges?

Yes, the affordable care act requires pediatric vision benefits to be embedded in all individual and small group medical policies.

Should families purchase a separate vision plan to supplement the pediatric vision benefits provided in the medical plan?

Medical plan designs will vary by state, market and carrier. The embedded pediatric essential vision benefit may apply to the medical deductible. A traditional, full-family vision plan not only provides coverage for adults but supplements the pediatric vision coverage in the medical plan by providing greater coverage for pediatric services.

When you purchase both your medical and vision plans from UnitedHealthcare, you have a one-stop-shop experience with one bill, one account management team, one portal for day-to-day plan administration, and one renewal date, providing seamless coverage for the entire family.

Is UnitedHealthcare including pediatric essential vision benefits in all of their medical plans in 2014?

Yes, the ACA requires pediatric vision to be embedded in all EHB-compliant health plans. Every UnitedHealthcare small group and individual medical policy inside and outside the Exchange in 2014 will include pediatric essential vision coverage.
Discover the Facts Behind the Buzz

THE BUZZ
Your employees will have a smaller vision network when vision is embedded in the medical policy.

THE FACTS
With UnitedHealthcare, this is simply not accurate. Our national vision network has more than 56,000 access points, including both private practice and national retail chains. All members – adults and those pediatric members receiving vision benefits provided through the EHB – will access the same large national and local network. Not only does this provide all members of the family with access to one of the largest provider networks in the country, but it also provides consistency for the family – all family members will have access to the same providers.

THE BUZZ
All embedded vision pediatric essential health benefits get applied to the medical out-of-pocket maximums.

THE FACTS
That’s correct. All pediatric essential health benefits will be embedded in medical plans and will apply directly to medical out-of-pocket maximums, helping members meet their contribution obligation sooner.

THE BUZZ
Employers with 2-50 employees do not need to do anything to comply with ACA. The responsibility is on the employee.

THE FACTS
That is not correct. These employers need to take action. Employers must offer certified health plans to their employees. Be sure to understand the ACA requirements as they apply to your business.

THE BUZZ
The stand-alone vision plan that my group has had for many years includes coverage for children, so it fulfills the requirement for pediatric essential vision coverage.

THE FACTS
While your previous plan included benefits for those under the age of 19, standard vision plans do not qualify as Exchange-certified plans, nor do any of the historical plans offered by any vision insurance carrier. In order to meet the requirements of the ACA, these benefits must be offered through a medical plan.

Why is the UnitedHealthcare medical plan a good choice for your pediatric vision EHBs?

1. UnitedHealthcare offers a variety of cost-effective EHB plans to satisfy the ACA requirements and meet the needs of your employees.

2. If you also have a stand-alone family vision plan, you’ll have consistent network access for the entire family. Both vision and medical members who qualify for EHB access our large national and local networks.

3. All pediatric essential vision benefits get applied to the medical out-of-pocket maximums.

4. Our pediatric vision EHB emphasizes member choice by providing a broad selection of eyewear frames to meet every patient’s needs.
Common questions employees have and how to answer them

A vision ID card for pediatric vision members (generally those under 19) can be printed from our member website, myuhcvision.com. The card will include all the contact information your provider will need to verify eligibility and benefits. If you have additional vision benefits with UnitedHealthcare for your child, we will process all your eligible vision benefits through one claim submission.

Will I use my medical card when I take my 8-year-old to the eye doctor?

Yes, the law requires that pediatric essential vision benefits be included in all small group and individual medical plans, both on and off the Exchanges. The good news is your medical policy with UnitedHealthcare has included these benefits in a cost-effective way so you are not required to purchase additional vision benefits unless you choose to do so.

I'm over the age of 19 and do not have children. Am I required to have pediatric vision benefits?

Where can I find a list of available providers?

When you become a member, sign on to myuhc.com, your medical plan website. Under Benefits and Coverage, you will see a link for vision coverage. Once you’ve logged in, you will see vision providers who are part of your network.

I have a 21-year-old son and a 16-year-old daughter. Should I also purchase a separate vision plan to supplement the pediatric vision benefits for my family?

A full-family vision plan can supplement the coverage in the medical plan for your daughter and provide coverage for you and your son, who is over the age of 19.
Do I have the option to see an eye doctor outside of the UnitedHealthcare vision network?

Out of pocket expenses for the pediatric EHB vision benefit will always apply to the medical out-of-pocket maximum both in and out of network. Depending on your medical plan, some vision services may apply to the medical deductible.