

# Medicare Dental & Vision Services

A Medicare Scholar Presentation

# Agenda

- Dental
- Vision
- Alternative Coverage

# Medicare & You

## What's NOT covered by Part A and Part B?

Medicare doesn't cover everything. If you need certain services that aren't covered under Medicare Part A or Part B, you'll have to pay for them yourself unless:

- You have other coverage (including Medicaid) to cover the costs.
- You're in a [Medicare Advantage Plan](#) that covers these services.

Some of the items and services that Original Medicare doesn't cover include:

- ✗ Most dental care.
- ✗ Eye exams related to prescribing glasses.
- ✗ Dentures.
- ✗ Cosmetic surgery.
- ✗ Massage therapy.
- ✗ Routine physical exams.
- ✗ Acupuncture.
- ✗ Hearing aids and exams for fitting them.
- ✗ Long-term care. See the next page for more information.
- ✗ Concierge care (also called concierge medicine, retainer-based medicine, boutique medicine, platinum practice, or direct care).

SECTION 2: Find out if Medicare covers your test, service, or item 49



### Yearly "Wellness" visit

If you've had Part B for longer than 12 months, you can get a yearly "Wellness" visit to develop or update a personalized plan to prevent disease or disability. Your provider may also perform a physical exam. This visit is covered based on your current assessment to look for signs of Alzheimer's disease or other conditions.

**"Wellness" visit isn't a physical exam.**

...led a "Health Risk Assessment" can help you and your doctor to help you stay healthy. This visit includes a review of your medical history, on screenings and other care, if needed. Your doctor or other qualified

...ace within 12 months of your "Wellness" preventive visit. However, if you have a "Wellness" preventive visit to qualify

...the doctor or other qualified

...performs additional tests or services not covered under this preventive benefit. If the Part B deductible may apply. If the deductible is not met, you'll have to pay for them yourself.

### Part A and Part B?

...need certain services that aren't covered under Medicare Part A or Part B, you'll have to pay for them yourself unless:

... Medicaid) to cover the costs. If you're in a Medicare Advantage Plan that covers these services, you won't have to pay for them yourself.

...Original Medicare doesn't cover include:

...asses.

- ✗ Acupuncture.
- ✗ Hearing aids and exams for fitting them.
- ✗ Long-term care. See the next page for more information.
- ✗ Concierge care (also called concierge medicine, retainer-based medicine, boutique medicine, platinum practice, or direct care).



# Medicare & Dental

# Common Dental Procedures

- Oral Examinations
- X-Rays
- Cleanings
- Fillings
- Crowns
- Root Canals
- Treatment for Gum Disease
- Extractions

Source: [https://www.nadp.org/Dental\\_Benefits\\_Basics/Dental\\_BB\\_3.aspx](https://www.nadp.org/Dental_Benefits_Basics/Dental_BB_3.aspx)

# Dental Coverage

## Medicare Part A (Hospital Insurance)

- Will pay for certain dental services that you get when you're hospitalized
- Can pay for inpatient hospital care if you need to have emergency or complicated dental procedures
- Note: doctor services may not be covered

# Dental Coverage

## Medicare Part B (Outpatient Insurance)

- Medical reconstruction of the jaw due to disease or accident
- Diagnostic testing/imaging of the jaw to diagnose a condition
- Tooth extraction caused by an underlying health condition/disease

# Dental Coverage

## Medicare Part B (continued)

- Preliminary dental exam if you're having an organ transplant or another complicated procedure that requires one and it's done during an office visit
- Dental appliances that can help reduce the symptoms of sleep apnea



# Medicare & Vision Coverage



# Vision Coverage

## Cataracts

- Surgery costs
- Post-surgery
  - One pair of eyeglasses with standard frames; or
  - One set of contact lenses
  - Note: supplier must be enrolled in Medicare

# Vision Coverage

## Glaucoma Screenings

- Only for individuals with high risk:
  - Family history of glaucoma
  - African Americans age 50 and older
  - Hispanic Americans age 65 and older
  - People with diabetes

# Vision Coverage

## Macular Degeneration

- Screenings
- Ocular photodynamic therapy with verteporfin
- Outpatient drugs

# Vision Coverage

## Eye Prosthesis

- Due to birth defect, trauma, or surgical removal
- Polishing and resurfacing of prosthesis twice per year
- One enlargement or reduction in size without documentation
- Replacement of prosthesis if lost, stolen, or irreparably damaged within the first 5 years



# Alternative Coverage



# Medicare Advantage

Can include extra benefits like\*:

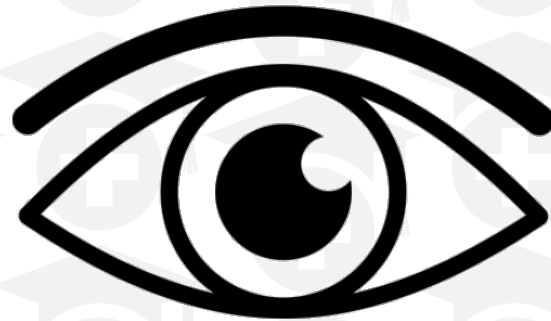
- Routine Dental
- Preventive Dental
- Comprehensive Dental
- Routine Vision
- Eyewear Allowance

\*Benefits vary by plan

# Medicare Advantage



**74%**



**79%**

Share of Medicare Advantage enrollees in plans with extra benefits in 2020

Source: <https://www.kff.org/medicare/issue-brief/a-dozen-facts-about-medicare-advantage-in-2020/>



# Other Coverage

## Health Savings Account (HSA)

- According to IRS publication 502, Medical and Dental Expenses, you can use HSA funds to pay for:
  - Cleanings
  - X-rays
  - Fillings
  - Extractions
  - Dentures
  - Other dental ailments

# Other Coverage

## Medicare Medical Savings Account (MSA)

- Medicare MSA plans may cover extra benefits, like:
  - Dental
  - Vision
  - Long-term care not covered by Medicare

# Other Coverage

## Individual Dental & Vision Plans

- Medicare beneficiaries can purchase stand-alone dental & vision plans
- Offered by private insurance companies
- May use a specific network of providers

# Thank You for Attending

# Sources

- [https://www.nadp.org/Dental\\_Benefits\\_Basics/Dental\\_BB\\_3.aspx](https://www.nadp.org/Dental_Benefits_Basics/Dental_BB_3.aspx)
- Medicare and You 2020
- <https://www.medicare.gov/coverage/dental-services>
- <https://www.medicare.gov/coverage/eye-exams-routine>
- <https://www.ehealthmedicare.com/medicare-coverage-articles/dental/>
- <https://www.ehealthmedicare.com/medicare-coverage-articles/medicare-vision-benefits/>
- <https://www.irs.gov/pub/irs-pdf/p502.pdf>
- <https://www.medicare.gov/sign-up-change-plans/types-of-medicare-health-plans/medicare-medical-savings-account-msa-plans>