

Medicare Dental & Vision Services

A Medicare Scholar Presentation

Agenda

- Dental
- Vision
- Alternative Coverage



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

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*:

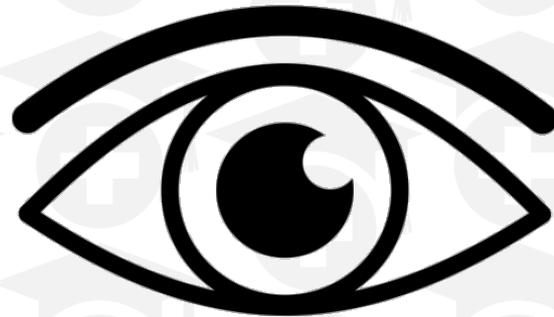
- Routine Dental
- Preventive Dental
- Comprehensive Dental
- Routine Vision
- Eyewear Allowance

*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
- 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/>
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