

National Association of Vision Care Plans

Comments on the Draft Model Act Regarding Vision Care Services

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Based on Consensus Legislation

- NCOIL 2010 Model Act Banning Fee Schedules for Uncovered Dental Services
 - Precludes Dental plans from setting pricing for uncovered dental services
- Ohio HB 156
 - Original bill banned agreements for discounted services and materials
 - Amended bill jointly supported by the Ohio Optometric Association and NAVCP
 - Similar language adopted in Utah, sponsored by Rep. Dunnigan
 - Language passed House in Arizona, sponsored by Sen. Livingston



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Reflects Differences in Vision and Dental Markets

- Vision Care Plans differ from Dental plans
 - One major health care service: a covered annual eye examination
 - Coverage for the purchase of eye wear
- Materials Purchases differ from the provision of health care services
 - Vision Care Plan enrollees choose to subscribe based on existing need for eyewear
 - Vision care providers who own their dispensaries set the final retail pricing for eyewear
 - Covered eyewear may have available options (lens materials, progressive lenses, tinting, coating, etc.)
 - Patients have options to purchase eyewear apart from the provider



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NAVCP supports the Model Draft

Critical Definitional Differences between Vision and Dental

Important Definitions [Sections A, B, and C]:

- Define “vision care materials” to distinguish materials from services.
- Treats Optometrists and Ophthalmologists equally as “vision care providers”



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NAVCP supports the Model Draft

Regulates Vision Care Plan Contracts:

- Places restrictions on Vision Plan contracts [Section D]
- Prohibits vision plans from setting prices on noncovered services and materials as a condition of joining a network [Subsection (1)(a)]
- Allows for providers to participate in a discount program only if they choose [Subsection (1)(b)]
- Guarantees the provider freedom to describe all options to a patient [Subsection (2)]



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NAVCP supports the Model Draft

Protects Patients

- Providing notice when pricing can differ.
- Guarantees plans freedom to inform enrollees of benefits and options in a way that is fair to providers [Section (E)]
- Requires providers to inform patients of options at point of service [Section (F)]



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Vision Care Plans

NAVCP members support patients pairing eye exams with materials

- Demonstrated correlation between an enrollee's vision benefit and good eye health habits.
- Independent studies have shown:
 - 87 percent of Americans with coverage get an eye exam within the next 12 months compared to only 67 percent of those without
 - After an exam, 67 percent of those with coverage will get new eyewear compared to only 34 percent of those without a benefit.



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