



## FINANCIAL SUPPORTS FOR EYE CARE

There are options to help you pay for eye care for your child. This document will help you determine which options will work best for you. Please see our website at: [www.uwyo.edu/wind/vision](http://www.uwyo.edu/wind/vision) and go to **Resources** for more information.

### THE AFFORDABLE CARE ACT

All Affordable Care Act (ACA) compliant plans have vision coverage available for children. **But, families have to select the plan that is labeled “D”.** This indicates that the plan includes dental, vision, and hearing. All different plans, regardless of its classification as a bronze, silver, or gold level insurance, have the “D” option. Within this plan, at the minimum it will cover a vision exam and one pair of glasses or contact lenses annually for children under age 19.

Health insurance plans for families purchased on the private market that are ACA compliant also have the plan “D” option. A private market plan is defined as any plan not enrolled in through [healthcare.gov](http://healthcare.gov) (and/or does not qualify for a subsidy, which is when you can get money to help you pay for insurance). Please note, families can sign up both through [healthcare.gov](http://healthcare.gov) or through the private market to purchase a separate vision insurance plan.

All insurance companies have to be ACA compliant. However, there is one loophole to be aware of when signing up for insurance. Short term policies do not have to offer ACA compliance, and therefore they will not offer dental, vision, or hearing coverage. Furthermore, people who want a short term policy can only qualify if they do not have any pre-existing conditions.

### ACA AND WYOMING

The ACA compliant insurance companies in Wyoming are:

- **WinHealth, Blue Cross/ Blue Shield** (available on the ACA website)
- **Assurant** (on private market, meaning cannot get a subsidy)

### QUALIFYING FOR A SUBSIDY

In order to qualify for a subsidy (money to help you pay for insurance) through ACA, a person or family must answer the following:

1. Is anyone in the family offered health insurance through their employer? If so, then they do not get a subsidy.
2. How many people are in the household? Based on number, they are given an amount for which their income.

Subsidies (discounts) for insurance through the Affordable Care Act Marketplace may apply to people that make from 100% to 400% of the Federal Poverty Level. For more information on subsidies visit: [www.obamacarefacts.com/obamacares-medicaid-expansion](http://www.obamacarefacts.com/obamacares-medicaid-expansion) and [www.obamacarefacts.com/federal-poverty-level](http://www.obamacarefacts.com/federal-poverty-level).

### FOR MORE INFORMATION:



**WYOMING VISION COLLABORATIVE**  
Department 4298, 1000 University Ave.  
Laramie, WY 82071  
Phone: (307) 766-2441  
Fax: (307) 766-2549  
[www.uwyo.edu/wind/vision](http://www.uwyo.edu/wind/vision)  
[wyvision@uwyo.edu](mailto:wyvision@uwyo.edu)

## VISION INSURANCE PLANS

Vision insurance plans may be a way to help pay for eye exams and care. The following is a short list of plans, but these are not the only vision insurance programs available. To find out more, visit the following organizations:

### Vision Services Plan (VSP)

[www.vspdirect.com](http://www.vspdirect.com) | (800) 785-0699

### Eye Med

[www.portal.eyemedvisioncare.com](http://www.portal.eyemedvisioncare.com) | (888) 439-3633

### Spectera

[www.spectera.com](http://www.spectera.com) | (800) 638-3120

### Davis Vision:

[www.davisvision.com](http://www.davisvision.com) | (210) 524-7666

### Kid Care CHIP

[www.health.wyo.gov/healthcarefin/chip/index.html](http://www.health.wyo.gov/healthcarefin/chip/index.html) (855) 294-2127, a division of **Blue Cross Blue Shield**, [www.bcbswy.com/](http://www.bcbswy.com/), or (800) 442-2376. CHIP has income requirements for its vision coverage.

*\*Please note, this is intended just as an initial guide to families to help people understand what resources are available to them. Call your local health agent and/or reference: [www.healthcare.gov](http://www.healthcare.gov) for the most up to date and accurate information. There are local health insurance agents around the state that can walk you through the process, step-by-step, free of charge. They are extremely helpful to help answer any specific questions you may have. All agents are listed at: [www.localhelp.healthcare.gov](http://www.localhelp.healthcare.gov). Enter your zip code, and a list of local agents will appear. On the left side of the screen, you can refine your results. It is recommended that you turn the setting, "Show Agents and Brokers in my results?" to the "On" setting. Again, all agents and brokers who are listed are free of charge.*



## FOUNDATION AND PUBLIC SUPPORT

Some foundations and public organizations may be able to help pay for eye exams and eye care. To determine if this is an option for you, contact the following organizations:

### Lions Clubs

[www.lionsofwyomingfoundation.org](http://www.lionsofwyomingfoundation.org) | (307) 631-5423  
(Lion David Orr, Executive Director)

### Rocky Mountain Lions Eye Institute Foundation

[www.colions.org/rmleifindex.html](http://www.colions.org/rmleifindex.html) | (720) 848-2020

### VSP Sight for Students Program

[www.sightforstudents.org](http://www.sightforstudents.org) | (888) 290-4964

### Wyoming Medicaid

[www.health.wyo.gov/default.aspx](http://www.health.wyo.gov/default.aspx) | (866) 571-0944 |  
(307) 777-7656

### Maternal and Child Health:

[www.mchb.hrsa.gov](http://www.mchb.hrsa.gov) | (800) 438-5795

### Wyoming Children's Special Health Program (CSH)

[www.health.wyo.gov/familyhealth/csh/index.html](http://www.health.wyo.gov/familyhealth/csh/index.html)  
(800) 438-5795 | (307) 777-6921

### Vision USA- American Optometric Association

[www.aoa.org/visionusa](http://www.aoa.org/visionusa) | (800) 766-4466

### InfantSee/Wyoming Optometric Association:

[www.infantsee.org/](http://www.infantsee.org/) | (888) 396-EYES (3937)

### Wyoming Optometric Association's "Give One Day" Program, through the Wyoming Department of Family Services:

[www.aoafoundation.org/vision-usa/vision-usa-state-run-programs](http://www.aoafoundation.org/vision-usa/vision-usa-state-run-programs) | (307) 777-6800

