

UNIVERSITY OF WYOMING Wyoming Institute for Disabilities

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 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 (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 or through the private market to purchase a separate vision insurance plan.

All companies have be ACA insurance to compliant. However, 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 preexisting conditions.

ACA AND WYOMING

Currently there is one ACA compliant insurance company in Wyoming:

• **Blue Cross/ Blue Shield** (available through the ACA website)

QUALIFIYING 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 and qualifying income levels, please visit: www.obamacarefacts.com/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
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 | (800) 785-0699

Eye Med www.portal.eyemedvisioncare.com | (888) 439-3633

Spectera www.spectera.com |(800) 638-3120

Davis Vision: www.davisvision.com | (210) 524-7666

PUBLIC SUPPORT

Kid Care CHIP

www.health.wyo.gov/healthcarefin/chipindex.html (855) 294-2127, a division of Blue Cross Blue Shield, www.bcbswy.com, or (800) 422-2376. CHIP has income requirements for its vision coverage.

Wyoming Medicaid www.health.wyo.gov/default.aspx | (866) 571-0944 | (307) 777-7656

Maternal and Child Health: www.mchb.hrsa.gov | (800) 438-5795 Wyoming Children's Special Health Program (CSH) www.health.wyo.gov/familyhealth/csh/index.html (800) 438-5795 | (307) 777-6921

Developmental Disabilities (DD) Waiver: www.health.wyo.gov/ddd/index.html (307) 777-7115 | (800) 510-0280

FOUNDATIONS

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 | (307) 631-5423 (Lion David Orr, Executive Director) Rocky Mountain Lions Eye Institute Foundation www.colions.org/rmleifindwx.html | (720) 848-2020

VSP Sight for Students Program www.sightforstudents.org | (888) 290-4964Vision

USA- American Optometric Association www.aoa.org/visionusa | (800) 766-4466

InfantSee/Wyoming Optometric Association: 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 | (307) 777-6800

*Please note, this is intended as an initial guide to help families understand what resources are available. Call your local health agent and/or reference www.healthcare.gov for the most up-to-date information. There are local health insurance agents around the state that can walk you through the process, step-by-step, free of charge. These agents are extremely helpful in answering any questions you may have. All agents are listed at: www.localhelp.healthcare.gov. Enter your zip code, and a list of loca agents will appear. On the left side of the screen, you can refine your search results.



