

# Kids' Vision Needs: The Value of Insurance



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Abby's world was fuzzy. At age three, she was always busy playing with her toys, but frequently did not recognize the items her parents asked her to pick up or put away. Many things blurred together for her, but Abby's parents did not realize it, and Abby likely thought this was how the world looked to everyone.

During a routine eye examination – prompted by a back-to-school checkup for her older brother – the doctor discovered that Abby needed eyeglasses to correct her vision. Suddenly Abby's world became clear and those fuzzy objects took on new dimensions.

## **COMPREHENSIVE EYE EVALUATIONS ARE IMPORTANT FOR KIDS TO BE SUCCESSFUL**

Education experts believe that 80 percent of what kids learn in the early years is visual, reports the American Optometric Association (AOA, 2008). The College of Optometrists in Vision Development has identified that kids need more than 15 visual skills to succeed in reading, learning, sports, and in life.

Nearly two-thirds of kids entering school at age six have not had their eyes checked by an eye doctor. The AOA recommends that parents begin eye assessment checks for children during their first year of life, typically between the ages of six to 12 months.

According to the National Parent Teacher Association, 10 million kids suffer from vision disorders, which are among the most common disabilities in the United States. Many of these children have participated in simple vision screening tests, often passing with 20/20 vision.

Traditional vision screening tests only indicate that the person tested can read letters from 20 feet away. Only 5 percent of vision problems are identified through this type of screening, which cannot readily identify the individual's eye tracking skill or ability to focus their eyes over a short period of time.

In addition, eye screening tests are not considered effective in detecting eye or health problems. Medical professionals recommend a comprehensive wellness eye examination as a critical component of disease management.

During a comprehensive exam, a variety of tests provide valuable information to help doctors detect or rule out serious health concerns, such as cancer, arterial blockage, thyroid disease, diabetes, high blood pressure, high cholesterol, strokes, and multiple sclerosis.

## **I CAN SEE CLEARLY NOW**

At age seven, Abby started having problems reading and completing school work. Her parents and teachers wondered about the cause: was this a learning issue or was Abby experiencing more vision problems?

Thanks to the eye care insurance benefits available through her employer, Abby's mother did not hesitate to schedule a comprehensive eye examination for her daughter. Through extensive testing, the doctor identified that Abby's eyes had convergence issues – they were not working together. Although completing math problems did not pose a problem, Abby could not read words across a page.

For the next six months, Abby participated in vision therapy – weekly professional developmental sessions in the doctor's office and short daily exercises at home – to train her eyes to work together. A year later, Abby's learning experiences at school were more successful. She no longer struggled to read, pay attention in class, or complete her assignments.

## **VISION PROBLEMS HAMPER LEARNING**

According to the National Institutes of Health and the National Eye Institute, more than 60 percent of problem learners have undiagnosed vision problems. And one out of every 20 school-age children is impacted by the same condition Abby had, convergence insufficiency. Symptoms of vision problems include intermittent blurring, loss of concentration, regular headaches, consistent loss of place when reading, or diminished focusing power. These symptoms can become obstacles for kids trying to pay attention and learn in school.

Kids today spend a lot of time playing games on the computer or watching television, which can lead to eyestrain, blurred vision or headaches. In addition, children born prematurely with a low birth weight, or whose mothers had specific types of medical concerns during pregnancy, may also have eye and vision problems as they grow and develop.

In most cases, kids cannot report vision problems because they may not know any better. They have never experienced clear vision. For many kids, vision changes occur gradually, so they don't notice changes in their eyes.

If eye and vision problems are left untreated, they may impact a child's performance in school and result in the misidentification of the root cause of learning issues.

## **EYE CARE INSURANCE IS CRITICAL**

The National Eye Institute has identified that parents with no – or inconsistent – insurance that covers eye care examinations are less likely to regularly seek care, even if they, or other family members, have some type of vision impairment.

In today's challenging economy, many employers are trimming employee benefit packages, requiring employees to pay more out of pocket for insurance coverage, and making some plans, such as eye care insurance, a voluntary option. Parents, too, are feeling the financial crunch and they are delaying non-urgent health-related expenses.

## **EYE CARE PLANS OFFER CHOICES**

Comprehensive eye care insurance is a low-cost benefit that employers can offer employees. This option encourages employees to participate in a yearly comprehensive wellness exam and also covers a portion of corrective vision costs. Employers may offer eye care benefits to employees at little or no cost,

or as a voluntary insurance option. These plans give employees access to quality eye care services at a discounted group rate, along with the convenience of payroll deduction and flexible spending account coverage for the premium cost.

As with all insurance benefits, every plan is designed differently, with variable options and prices. Producers should review the features and coverage restrictions, along with the price, to ensure that the plan will match employers' needs.

### **PROVIDER NETWORK OR NOT?**

Eye care plans have typically featured a network of eye care providers. This design's appeal can be limited to larger markets where there are numerous eye care offices.

Because of this, employers in smaller markets, where there are fewer eye care doctors, believe they have limited eye care insurance benefit options. Employers may think that having employees use their flexible spending account for eye care expenses is their only option. But that's not the case.

### **PLAN OPTION WITHOUT RESTRICTIONS**

Some eye care carriers are now offering a "no-network" eye care benefit, providing employees in smaller markets with access to insurance options similar to the larger network plans. With no network restrictions, employees can visit the eye care providers of their choice. Most of these plans are based on a schedule of benefits so employees know exactly what the plan will reimburse. Prices can be very affordable for the voluntary market, and employers get a solution that fits everyone's needs.

### **EVALUATE PLANS AND CARRIERS**

Eye care insurance is relatively simple in design, and the premiums are typically one-tenth of a standard health plan. While many carriers offer eye care insurance plans, not all include coverage for comprehensive wellness examinations and services.

When comparing eye care carriers, evaluate their qualifications in these areas:

- Experience with eye care insurance.
- Quality of the eye care insurance coverage offered and coverage for comprehensive exams.
- Flexibility in plan design so modifications can be made easily to accommodate employee changes and growth.
- Quality and size of the eye care provider network. (Ask carriers how the doctors are evaluated to ensure they are credentialed and qualified to perform the services offered.)
- Relationship with network doctors.
- Reputation for customer service, quality care and employee satisfaction.

## HELP EMPLOYERS SEE THE BENEFITS OF EYE CARE PLANS

There are many eye care insurance plan options available today. Communicate the value of eye care insurance to employers, and offer them a quality eye care insurance plan that not only includes a comprehensive wellness examination to protect their employees' eyes, but also enables employees to access complete eye care services for their children.

Work with a carrier interested in partnering with employers to design eye care benefits that meet their needs. The carrier should have the flexibility to support employers' changing needs, network and non-network plan options, and quality customer service and administrative support. The right carrier can help ensure employers' satisfaction with eye care insurance benefits, and can also make your job significantly easier.

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