# **Medical Policy**



BCN Medical Policies are a source for BCN medical policy information only. These documents are not to be used to determine benefits or reimbursement. Please reference the appropriate certificate or contract for benefit information.

**BCN Policy Effective Date: 3/17/25** 

**Title: Vision Services** 

#### **Description/Background**

**Vision screening** refers to a brief evaluation done in the PCP's office to determine the need for a vision examination and may include an external examination and evaluation and visual acuity, corneal light reflex, red reflex and stereoacuity testing.

**Vision examination** refers to an examination conducted for the purpose of prescribing and fitting corrective lenses. This examination may include the following (Note: This list is not all inclusive):

- External examination
- Visual acuity (with refraction when indicated)
- Measurement of best corrected visual acuity (with refraction when indicated)
- Pupillary examination
- Slit-lamp examination
- Funduscopic examination
- Intraocular pressure measurement
- Ocular alignment and motility

A **medical eye examination** for children and adults refers to an examination conducted for the purpose of diagnosis or treatment of a medical disease condition of the eye.

# **Medical Policy Statement**

Vision screening, examinations and select procedures are considered safe and effective for the purpose of determining the need for a vision examination.

Vision examinations are considered safe and effective for the purpose of prescribing and fitting corrective lenses and for diagnosing or treating a medical condition of the eye.

## **Inclusionary and Exclusionary Guidelines**

<u>Medical eye examinations</u> are covered for both child and adult members when medically necessary and for the purpose of diagnosis or treatment of a disease, injury or medical condition and preauthorized by the primary care physician and when performed by a designated vision examiner/provider.

#### Eye glasses and frames:

BCN covers the fitting of the <u>initial</u> prescriptive lenses (eyeglasses, lenses and frames or contact lenses) following surgery for either cataracts or other lens conditions (for **BCN1 certificates only**, following the initial lenses, *additional* prescription lenses are covered if medically necessary) or to replace an organic lens missing because of congenital absence. The fitting must be performed by a BCN-contracted optometrist or ophthalmologist

<u>NOTE</u>: If a patient has cataract surgery with the insertion of an intraocular lens (IOL), BCN will allow coverage for a **conventional**, intraocular lens only. A conventional IOL is a small, lightweight, clear disk that replaces the distance focusing power of the eye's natural crystalline lens. These IOLs do not correct the vision for presbyopia, a vision problem that occurs with aging due to the loss of the eye's ability to focus on close objects. Presbyopia-correcting IOLs are considered deluxe items and are not covered under BCN certificates. The member is responsible for payment of the charges for physician and facility services that exceeds the physician charge for insertion of a conventional IOL following cataract surgery. Additionally, eye examinations performed to determine the refractive state of the eyes following insertion of a presbyopia-correcting IOL are non-covered.

#### NOTE: For UM Premier Care and Grad/65 certificates only (effective 1/1/08):

- 1. Conventional eyeglasses and/or corrective contact lens (if condition cannot be corrected with eyeglasses) are covered for the following conditions:
  - a) Keratoconus and aniseikonia (a prescription difference of two or more diopters between the two eyes)
    - Initial eyeglass lenses
    - Replacement of lenses due to change in prescription.
    - Replacement of lenses due to the expiration of the lifetime expectancy of the lens.
    - Replacement for loss: Requires a prescription from the member's ophthalmologist confirming the continued medical need for the lens.
    - Hard and soft lenses may be approved in certain circumstances when both types of lenses are worn concurrently.
  - b) Monocular aphakia (congenital or surgical absence of the lens, usually after cataract extraction)
    - Initial lenses
    - Replacement lenses for adults due to expiration of the lifetime expectancy of the lens or irreparable damage to the lens.
    - Replacement lenses for infants & children is as follows:

- If cataract removal surgery is performed on <u>one</u> eye, one contact lens initially following surgery, and an additional replacement lens each year until the child's fifth birthday.
- If cataract removal surgery is performed on <u>both</u> eyes, two lenses will be covered initially, and two replacement lenses annually until the child reaches his/her fifth birthday.
  - Replacement of lenses due to growth and development.
  - Note: Replacement contact lenses are *not* covered under the medical plan beyond the child's fifth birthday. From that point, replacement contact lenses may be covered according to the terms of the member's vision care rider, if applicable.
- c) Post cataract surgery
- d) Post corneal transplantation surgery
- 2. Corrective contact lenses in combination with eyeglasses or alone for anisometropia (a condition in which the two eyes have an unequal refractive power) or antimetropia (hyperopia of one eye, with myopia in the other), that results in aniseikonia (a prescription difference of two or more diopters between the two eyes).

#### Eye surgery:

Cornea transplant\* or epikeratophakia\*(the grafting of human corneal tissue to a recipient in order to correct a refractive defect as in nearsightedness, farsightedness or astigmatism) is covered for the following conditions:

- Keratoconus
- Corneal scarring
- Pediatric aphakia (absence of the crystalline lens of the eye, congenital or traumatic)
- Aphakic patients unable to wear cataract glasses or contact lenses who are candidates for intraocular lens insertion
- Cataract removal with intraocular lens insertion.
- Removal of intraocular implants

#### **Exclusions:**

There is no coverage for the following services or items:

- Prescriptions for corrective lenses
- Corrective lenses, except as indicated above
- Procedures to correct disorders of refraction or accommodation:
  - Laser assisted in situ keratomileusis (LASIK)
  - Photorefractive keratectomy
  - Automated lamellar keratoplasty
  - Hexagonal keratoplasty

The following procedures are considered experimental/investigational:

- Keratoprosthesis (a plastic replacement for an opacified inner part of a cornea)
- Keratomileusis (keratoplasty in which a piece of the patient's cornea is removed, frozen, shaped to correct refractive error and reinserted

<sup>\*</sup>See "eye glasses and frames" for lenses that may be covered following surgery.

- Keratophakia (keratoplasty in which corneal tissue from a <u>donor</u> is frozen, shaped, and inserted into the cornea of a recipient
- Epikeratoplasty (surgical reshaping of the cornea to correct refraction for near- or farsightedness, either by keratomileusis, keratophakia or radial keratotomy)

**CPT/HCPCS Level II Codes** (Note: The inclusion of a code in this list is not a guarantee of coverage. Please refer to the medical policy statement to determine the status of a given procedure)

## **Established codes:**

65130	65135	65140	65150
65175	65710	65730	65750
92002	92004	92012	92014
92018	92019	92020	92025
92065**	92071	92072	92081
92083	92100	92132	92133
92136	92137	92225	92226
92228	92230	92235	92240
92250	92260	92265	92270
92283	92284	92285	92286
92310	92311	92312	92313
92315	92316	92317	92325
92340	92341	92342	92352
92354	92355	92358	92370
	65175 92002 92018 92065** 92083 92136 92228 92250 92283 92310 92315 92340	65175 65710 92002 92004 92018 92019 92065** 92071 92083 92100 92136 92137 92228 92230 92250 92260 92283 92284 92310 92311 92315 92316 92340 92341	65175       65710       65730         92002       92004       92012         92018       92019       92020         92065**       92071       92072         92083       92100       92132         92136       92137       92225         92228       92230       92235         92250       92260       92265         92283       92284       92285         92310       92311       92312         92340       92341       92342

<sup>\*\*</sup>See policy on Orthoptic Training/Vision Therapy for the Treatment of Vision or Learning Disabilities

# Other codes (investigational, not medically necessary, not a benefit, etc.):

65760	65765	65767	65770	65771	
92145	S0800	S0810	S0812		

#### **Rationale**

An eye examination is performed by an ophthalmologist or an optometrist to determine if there are any pre-existing or potential vision problems. Eye exams may also reveal the presence of many non-eye diseases. Many systemic diseases can affect the eyes and since the blood

vessels on the retina are observed during the exam, certain problems may be uncovered (e.g., high blood pressure or diabetes). Early exams are important because permanent decreases in vision (e.g., amblyopia, also called lazy eye) can occur if not treated early (usually by ages 6-9). The frequency of eye exams generally differs with the age and health of the person.

#### **Related Policies** (Joint policies)

- Corneal Hysteresis
- Indirect Intraocular Pressure Measurement
- Intraocular Lens Implants for Myopia
- Intraocular Retinal Prosthesis
- Ocular Photoscreening
- Photocoagulation of Macular Drusen
- Refractive Keratoplasties
- Orthoptic Training/Vision Therapy for the Treatment of Vision or Learning Disabilities

#### **Medicare Information**

National Coverage Determination for Intraocular Lenses (IOLs), 80.12, effective 05/19/1997 Requirements for determining payment for insertion of presbyopia-correcting intraocular lenses following cataract surgery:

# PRESBYOPIA-CORRECTING IOLS

Presbyopia, a type of refractive error, is an age-associated progressive loss of the focusing power of the lens of the eye resulting in difficulty seeing objects at near distance, or close-up. Presbyopia occurs as the natural lens of the eye becomes thicker and less flexible with age. As noted above, except following cataract surgery with insertion of an IOL, Medicare does not cover eyeglasses or contact lenses. Additionally, Medicare also does not cover the accommodative change in eyeglass or contact lens power that is required to compensate for the gradual loss of near vision as presbyopia progresses.

A presbyopia-correcting IOL is indicated for primary implantation in the capsular bag of the eye for the visual correction of aphakia (absence of the lens of the eye) in patients, and is also intended to provide near, intermediate, and distance vision without, in many patients, the need for eyeglasses or contact lenses. A single presbyopia-correcting IOL essentially provides what is otherwise achieved by two separate items: an implantable conventional IOL (one that is not presbyopia correcting), and eyeglasses or contact lenses.

#### CONCLUSION

The statute specifically states that one pair of conventional eyeglasses or contact lenses furnished subsequent to each cataract surgery with insertion of an IOL is covered. A single presbyopia-correcting IOL essentially provides what is otherwise achieved by two separate items: an implantable conventional IOL (one that is not presbyopia correcting), and eyeglasses or contact lenses. Although presbyopia-correcting IOLs may serve the same function as eyeglasses or contact lenses furnished following cataract surgery, IOLs are neither eyeglasses nor contact lenses. Therefore, the presbyopia-correcting functionality of an IOL does not fall

into the benefit category and is not covered. Any additional provider or physician services required to insert or monitor a patient receiving a presbyopia correcting IOL are also not covered. For example, eye examinations performed to determine the refractive state of the eyes following insertion of a presbyopia-correcting IOL are non-covered.

### Physician Services Charge

The payment for a conventional IOL furnished in a physician's office is not bundled with the procedure to insert the IOL following cataract surgery. The payment amounts for the IOL device and insertion procedure are two separate charges. A beneficiary may request insertion of a presbyopia-correcting IOL in place of a conventional IOL following cataract surgery. In this case, the presbyopia-correcting IOL device is considered partially covered. The beneficiary is responsible for payment of that portion of the physician's charge for the presbyopia-correcting IOL that exceeds the physician's charge for a conventional IOL following cataract surgery.

#### Facility Charge

The payment for insertion of a conventional IOL furnished in a hospital outpatient department or in a Medicare-approved ambulatory surgical center\_is packaged or bundled into the payment for the surgical procedure performed to remove a cataractous lens. A beneficiary may request insertion of a presbyopia-correcting IOL in place of a conventional IOL following cataract surgery. In this case, the facility charge for insertion of the presbyopia-correcting IOL is considered partially covered. The beneficiary is responsible for payment of that portion of the facility charge that exceeds the facility charge for insertion of a conventional IOL following cataract surgery. In addition, the beneficiary is responsible for the payment of facility charges for resources required for fitting and vision acuity testing of a presbyopia-correcting IOL that exceeds the facility charges for resources furnished for a conventional IOL following cataract surgery.

Available at: <a href="https://www.cms.gov/medicare-coverage-database/details/ncd-details.aspx?NCDId=239&ncdver=1&CoverageSelection=Both&ArticleType=All&PolicyType=Final&s=Michigan&KeyWord=intraocular&KeyWordLookUp=Title&KeyWordSearchType=And&bc=gAAAACAAAAA&.

#### **Visual Rehabilitation Programs**

#### WPS LCD L18003, effective date 11/15/1997. Retired 10/01/2007

Medicare beneficiaries with vision loss may be eligible for physician prescribed rehabilitation therapy services designed to improve functioning and performance of activities of daily living, including self-care and home management skills. Evaluation of the patient's level of functioning in activities of daily living, followed by implementation of a therapeutic plan of care aimed at safe and independent living, is critical and should be performed by an occupational or physical therapist.

Medicare coverage of low vision rehabilitation services is considered reasonable and necessary for patients with a clear medical need meeting all of the following criteria. In accordance with Medicare regulations all beneficiaries in rehabilitation programs must be under the care of a physician. All rehabilitation services to beneficiaries with a primary vision impairment diagnosis must be provided pursuant to a written treatment plan established by a Medicare physician, and implemented by a qualified professional. Rehabilitation programs/services for beneficiaries with vision impairment may include services for:

Mobility

- Activities of Daily Living
- Other rehabilitation goals that are medically necessary

#### Retired policy available at:

https://localcoverage.cms.gov/mcd\_archive/view/lcd.aspx?lcdInfo=18003%3a6.

#### **Optometrist Services**

#### WPS LCD OPHTH-003, L30157, effective date 1/1/08. Retired 10/01/2012

Services provided by the Optometrist will be covered if they are within the scope of practice as defined by state law and performed as defined by state law.

- 1. If the condition identified and diagnosed at a visit requires treatment, the optometrist must have the required certification to prescribe and monitor treatment, as defined in law and administrative rules.
- 2. Post-operative Care: The post-operative care following eye surgery may be performed or shared between the operating ophthalmologist and an optometrist.

Available at: https://localcoverage.cms.gov/mcd\_archive/view/lcd.aspx?lcdInfo=30157:22.

#### **Ophthalmic Biometry**

WPS LCD Ophth-006, effective date 2/1/08, L31624, retired 08/01/2013

#### Indications and Limitations of Coverage and/or Medical Necessity

Ophthalmic ultrasound, A-scan involves the transmission of high-frequency sound waves through the eye and the measurement of their reflection from ocular structures. A-scans provide a linear dimensional picture, primarily used in preoperative intraocular lens (IOL) power calculation.

- A. When an A-mode scan is performed, a scan is often performed on the eye, which will have surgery, as well as the other eye. The second eye is used as a reference, to monitor technique and accuracy.
- B. A-Mode or B-Mode scans associated with cataract surgery:
  - 1. Simple Cataract: Medicare covers the diagnostic ultrasound A-Mode scan and a comprehensive examination.
  - 2. Dense Cataract: Medicare also covers the B-Mode scan when medically necessary.
  - 3. Because cataract surgery is an elective procedure, the patient may decide not to have the surgery until later, or to have the surgery performed by another physician. In these instances it may be reasonable that the operating physician conduct another examination, including A-scan.
- C. A-mode Scan, Other Uses:
  - 1. Conditions for which it may be used (not all inclusive):
    - a. When an opaque media interferes with other techniques used to visualize the chambers (e.g., anterior chamber hemorrhage, dense cataract).
    - b. To clarify the diagnosis and prognosis of a clinical condition (e.g., Vitreous hemorrhage, detached retina).
    - To assess and follow a mass or tissue density.
    - d. Document the presence of opaque media, and the condition, which needs to be evaluated.
  - 2. Frequency of A-mode scans for these conditions depends on the clinical condition present.

Available at: https://localcoverage.cms.gov/mcd\_archive/view/lcd.aspx?lcdInfo=31624:10.

#### **Computerized Corneal Topography**

WPS LCD Ophth-014, L31064, effective date 4/1/08. Retired 08/01/2013

#### <u>Indications and Limitations of Coverage and/or Medical Necessity</u>

Corneal topography is a computer assisted diagnostic technique where a special instrument projects a series of light rings on the cornea, creating a color coded map of the corneal surface as well as a cross-section profile. This service is used to provide a detailed map or chart of the physical features and shape of the anterior surface of the cornea. This permits a more accurate portrayal of the physical state of the cornea and for the subtle detection of corneal surface irregularity and astigmatism. Corneal Topography is indicated in the identification of deep or superficial corneal disorders/distortions causing irregular astigmatism and visual impairment.

Results are used in assisting the physician in determining the appropriate surgical or medical treatment needed.

- 1. Pre-and/or post-operatively for corneal transplant or re-transplant: (65710, 65730, 65750, 65755)
  - Corneal scars and opacities
  - Corneal degeneration
  - Corneal dystrophies
  - Other corneal deformities
  - Acquired astigmatism
  - Keratoconus
  - Trauma
  - Keratitis
  - Previous corneal transplantation
- 2. Pre-operative evaluation of irregular corneal curvature for intraocular lens power determination with cataract surgery.
- 3. Identification and/or follow-up for corneal disease/trauma causing irregular astigmatism
  - Lesions
  - Pterygium
  - Keratoconus
  - Peripheral corneal degeneration
  - Mooren's ulcer
  - Terrien's degeneration
  - Edema
  - Keratitis
  - Corneal wounds
  - Rurns
- 4. Other surgery (relaxing incision [65772], wedge resection [65775])
- 5. Corneal Topography is considered reasonable and necessary when the results will assist in defining further medical treatment.

Available at: https://localcoverage.cms.gov/mcd\_archive/view/lcd.aspx?lcdInfo=31064:13.

#### **Expansion of Glaucoma Screening Services**

Wisconsin Physicians Services (WPS), National Coverage Provision, "Glaucoma Screening," Subject #OPHTH-024, Effective date 1/01/2002. Medicare Benefit Manual, 280.1. Chapter 15. Rev.12448, 01/11/2024.

Regulations implementing the Benefits Improvements and Protection Act of 2000, §102, provide for annual coverage for glaucoma screening for beneficiaries in the following high risk categories:

- Individuals with diabetes mellitus or
- individuals with a family history of glaucoma or
- African-Americans age 50 and over

In addition, beginning with dates of service on or after January 1, 2006, 42 CFR 410.23(a)(2), revised, the definition of an eligible beneficiary in a high-risk category is expanded to include:

• Hispanic-Americans age 65 and over.

Medicare will pay for glaucoma screening examinations where they are furnished by or under the direct supervision in the office setting of an ophthalmologist or optometrist, who is legally authorized to perform the services under State law.

Screening for glaucoma is defined to include:

- · A dilated eye examination with an intraocular pressure measurement; and
- A direct ophthalmoscopy examination, or a slit-lamp biomicroscopic examination.

(The above Medicare information is current as of the review date for this policy. However, the coverage issues and policies maintained by the Centers for Medicare & Medicaid Services [CMS, formerly HCFA] are updated and/or revised periodically. Therefore, the most current CMS information may not be contained in this document.

#### References

- BCN Certificate language.
- Medicare Learning Network, "Glaucoma Screening," available at <
   <p>https://www.cms.gov/Medicare/Prevention/PrevntionGenInfo/medicare-preventive-services/MPS-QuickReferenceChart-1.html#GLAUCOMA. Accessed February 2025.
- Medicare program, Supplemental Medical Insurance (Part B): Coverage of Presbyopia-Correcting Intraocular Lenses. Available at < <a href="https://www.cms.gov/rulings/downloads/CMSR0501.pdf">https://www.cms.gov/rulings/downloads/CMSR0501.pdf</a> > accessed February 2025.

The articles reviewed in this research include those obtained in an Internet based literature search for relevant medical references through February 2025, the date the research was completed.

# **BCN Medical Policy History**

Date	Rationale
9/30/88	Initial BCN medical policy
10/12/98	Routine maintenance
8/20/01	Routine maintenance
2/11/05	Routine maintenance
2/18/07	Routine maintenance
5/21/08	Routine maintenance
1/1/09	Added Medicaid coverage guidelines
3/18/09	Routine maintenance; updated U of M Premiere Care and Grad Care coverage guidelines
2/17/10	Changed Medicaid coverage guidelines
2/15/12	Routine maintenance-updated coding; added information regarding non-coverage of presbyopia-correcting intraocular lenses implanted during cataract surgery.
1/16/13	Routine maintenance. Deleted selected WPS references as the coverage determinations are retired.
2/19/14	Routine maintenance. Verified CPT codes.
3/18/15	Routine maintenance. No change in policy statement. Verified CPT codes.
4/20/16	Routine policy maintenance, verified CPT codes and CMS coverage.
5/17/17	Routine maintenance. Deleted CPT code 92140 which was terminated effective 1/1/17. Added MDHHS information to policy.
5/16/18	Routine maintenance. Updated CMS section with addition of websites.
5/15/19	Routine maintenance. Removed Medicaid section.
3/12/20	Routine policy maintenance, no change in policy status.
3/11/21	Routine policy maintenance, updated CMS section.
3/10/22	Routine policy maintenance, no change in policy status.
3/9/23	Routine policy maintenance, no change in policy status, Removed "and preauthorization decisions" from Inclusion/Exclusion section.
3/14/24	Routine policy maintenance, updated CMS section, no change in policy status. Vendor managed: N/A (ds)
3/17/25	Routine policy maintenance, no change in status. Added code 92137 as established effective 1/1/25. Vendor managed: N/A (ds)

Next Review: 1<sup>st</sup> Qtr. 2026

# MEDICAL POLICY TITLE: VISION SERVICES BCN BENEFIT ADMINISTRATION

#### I. Coverage Determination

Commercial HMO (includes Self-Funded groups unless otherwise specified)	Covered policy and certificate guidelines apply
U of M Premiere Care and Grad Care	Conventional eyeglasses and/or corrective contact lens (if condition cannot be corrected with eyeglasses) are covered for specified conditions; see inclusionary/exclusionary guidelines (effective 1/1/08). If a presbyopia correcting lens is inserted during a cataract surgery with implantation of an intraocular lens (IOL), the member is responsible for payment of the charges for physician and facility services that exceeds the physician charge for insertion of a conventional IOL following cataract surgery
BCNA (Medicare Advantage)	See government section
BCN65 (Medicare Complementary)	Coinsurance covered if primary Medicare covers the service. Exception: If BCN65 member has an "exact-fill" option, BCN may cover the service even if Medicare does not.

#### II. Administrative Guidelines

- The member's contract must be active at the time the service is rendered.
- The service must be authorized by the member's PCP except for Self-Referral Option (SRO) members seeking Tier 2 coverage.
- Services must be performed by a BCN-contracted provider, if available, except for Self-Referral Option (SRO) members seeking Tier 2 coverage.
- Payment is based on BCN payment rules, individual certificate benefits and certificate riders.
- Appropriate copayments will apply. Refer to certificate section, "Vision Services" and applicable riders for detailed information.
- CPT HCPCS codes are used for descriptive purposes only and are not a guarantee of coverage.