

## Dental, Vision, and Hearing: Where to Go for Services Medicare Won't Cover

Medicare pays for a wide range of inpatient and outpatient services, including many [preventive services](#), for older adults and persons living with disabilities. However, there are some components of health care that are excluded from Medicare coverage, specifically certain dental, vision, and hearing services.

Here we offer a general overview of what Medicare does and doesn't cover related to dental, vision and hearing care, and where your clients with limited incomes and resources can go to find help paying for these services.

### Dental

Original Medicare (Parts A and B) does not cover routine oral health/dental care, such as teeth cleaning, fillings, dentures, root canals, etc. If your client is enrolled in Medicare Advantage, Medicaid, or Medigap, check to see if any of these routine services are covered under their plan/policy.

Original Medicare may pay for dental services that are medically necessary prior to another Medicare-covered medical procedure. For example, Medicare may cover a dental procedure required for a person with oral cancer prior to radiation treatment, or a tooth extraction necessary prior to cardiac surgery.

#### *Where to get help with dental treatment*

- [Tooth Wisdom](#) is a comprehensive portal from Oral Health America that provides a listing of donated dental services in each state.
- The [Dental Lifeline Network](#) of the American Dental Association runs a program offering free, comprehensive dental treatment to vulnerable people, including the elderly and those living with disabilities.
- [Community Health Centers](#) (CHCs) supported by the Health Resources and Services Administration provide health services, including dental care, to those with limited incomes, usually on a sliding scale payment.

### Vision

Original Medicare does not cover routine eye exams, or fitting and purchase of contact lenses or glasses. Part B does cover an annual glaucoma test for at-risk individuals, an annual exam to test for diabetic retinopathy among diabetics, certain diagnostic tests and screenings for macular degeneration, and cataract surgery plus one pair of post-surgery eyeglasses. Some of these services

may be subject to the standard 20% cost-sharing amount in Part B. (Again, check your clients' plans if they also have Medicare Advantage, Medicaid, or Medigap to see whether any vision services are covered.)

### *Where to get help with vision care*

- [EyeCare America](#)<sup>®</sup>, a service of the Foundation of the American Academy of Ophthalmology, provides free eye exams and up to one year of care for low-income individuals who qualify.
- Local Lions' Club chapters often have programs to assist those with severe vision impairment. Find your local chapter in your phone book or by visiting the [Lions' Club Directory](#) online.
- [Vision USA](#), a program of the American Optometric Association, provides free eye exams for low-income Americans without insurance. (Note: People with Medicaid/Medicare are not eligible for this program.) Vision USA is available in 39 states and the District of Columbia.
- For those who lack any insurance (including Medicare and Medicaid), [Mission Cataract USA](#) offers free cataract surgery to those who qualify.

### Hearing

Original Medicare does not cover hearing exams, or hearing aids and fittings. Part B does cover diagnostic hearing and balance exams if a provider orders these tests to see if a person requires medical treatment for a condition other than hearing loss. (Again, check your clients' plans if they also have Medicare Advantage, Medicaid, or Medigap to see whether any vision services are covered.)

### *Where to get help with hearing services*

- [Sertoma](#) is a civic service organization that helps connect people with hearing assistance; has a comprehensive listing of national and state charitable programs.
- The Better Hearing Institute maintains a comprehensive, free [Guide to Financial Assistance for Hearing Aids](#) that can be downloaded online.
- Some local Lions' Clubs run the Affordable Hearing Aid Project, which distributes three types of affordable hearing aids through a partnership with Rexton, Inc. a hearing device manufacturer. Call (630) 203-3837 for more information, or [contact your local chapter](#) to see if it offers the program.

## Other free sources of help

Freeing up income in other areas of household and health expenses can also assist low-income people with Medicare to better afford dental, vision, and hearing services. Here are a few resources that can point to other potential savings:

- [BenefitsCheckUp](#)<sup>®</sup> is a free and confidential service of the National Council on Aging (NCOA) that screens seniors with limited income for benefits programs. Several of the programs cited in this fact sheet are included in a comprehensive screening.
- [EconomicCheckUp](#)<sup>®</sup> helps older adults to improve their economic security by finding work, cutting spending, reducing debt, and using their home equity.
- [The Savvy Senior](#) is a syndicated column by Jim T. Miller that focuses on money-saving tips and programs.
- Clinical trials often recruit individuals with specific conditions to test new therapies/treatments—these trials can include dental, vision, and hearing services and equipment. Search locally at <http://www.clinicaltrials.gov/>.