

# DIABETES EYE EXAMS



Early detection prevents vision loss.  
If you have diabetes, a yearly retinal exam is recommended.

## Why it matters

Diabetes can damage your eyes — often without symptoms.  
A yearly retinal exam helps prevent vision loss.  
Even if your vision feels normal, you still need an exam.

## Important

A routine vision exam (for glasses) is NOT the same as a diabetes eye exam.  
Routine vision exams: vision benefits, may not check the retina.  
Diabetes eye exams: medical benefits, screens for diabetes-related retinal damage.

Retinal photos are billed as part of diabetes care, go through medical insurance, and may have frequency limits.

## Commercial Insurance

Usually covered when billed as a medical diabetic eye exam.  
Processed through medical insurance (not vision).  
You may still have deductible, copay, or coinsurance.  
Typically covered once every 12 months.

## Medicaid

Diabetic eye exams are usually covered as a medical benefit.  
Often low or no cost to the patient.  
Coverage/frequency can vary by managed care plan.  
Typically covered once every 12 months.

## Medicare (Part B)

Covers one diabetic eye exam every 12 months.  
You may pay Part B deductible (if not met), and then 20% coinsurance.  
Medicare Advantage costs may vary by plan.



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