



COVERED
CALIFORNIA



Adult Supplemental Vision Care Proposal

VSP Overview



Company

Founded in 1955 – Oakland, CA; Sacramento HQ

Cover 14 million+ Californians – More than any single insurer

11,119 employer clients in California

65% come from employers of less than 50 employees

76% come from employers of less than 100 employees

Not-for-Profit

Consumer Focused

NAVCP Overview



NATIONAL ASSOCIATION
OF VISION CARE PLANS

Organization

Founded in 2002; Financial backing of the AAPPO

HQ in Louisville, Kentucky

Represents 19 Managed Vision Care Plans Nationwide

11 member Vision Plans Operate in California

Membership covers 21 million + Californians

Focused to ensure Access, Choice, Quality for Consumers

Not-for-Profit

OPA Website

The screenshot shows the homepage of the State of California Office of the Patient Advocate. At the top, there is a navigation bar with links for 'CA.gov', 'News & Media', 'Free Health Materials', and 'Contact Us'. The main header features the OPA logo and the text 'State of California Office of the Patient Advocate'. A search bar and social media icons are also present. Below the header is a menu with five categories: 'HEALTH INSURANCE BASICS', 'USING YOUR HEALTH PLAN', 'QUALITY REPORT CARDS', 'ABOUT OPA', and 'PROBLEMS & COMPLAINTS'. The main content area is divided into two sections. The top section is a blue banner with the headline 'Partner with OPA' and the subtext 'Help guide the consumers and communities you serve to better health.' Below this is an orange button that says 'Learn more about partnership opportunities >>'. The bottom section has a white background with the text 'The Office of the Patient Advocate helps consumers understand their rights, learn how to get health insurance and choose quality care.' To the left of this text is an image of two children, a boy and a girl, both wearing white lab coats and stethoscopes, appearing to be medical students or young doctors. To the right of the text is a green box with the text 'Health Plan Problems? FOR HMOs 888-466-2219 FOR PPOs 800-927-4357 NOT SURE? 866-466-8900'. At the bottom right, there is a blue box with the text 'What is Health Care Quality?'.

CA.gov | News & Media | Free Health Materials | Contact Us

State of California
Office of the Patient Advocate

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HEALTH INSURANCE BASICS | USING YOUR HEALTH PLAN | QUALITY REPORT CARDS | ABOUT OPA | PROBLEMS & COMPLAINTS

Partner with OPA

Help guide the consumers and communities you serve to better health.

Learn more about partnership opportunities >>

The Office of the Patient Advocate helps consumers understand their rights, learn how to get health insurance and choose quality care.

- Use OPA's **Wizard** to get quick links to information you need.
- Learn about your **health care rights**.
- Find out what **health care reform** means to you.
- Find free **health materials** and **worksheets**.

Learn more about OPA...

Health Plan Problems?
FOR HMOs 888-466-2219
FOR PPOs 800-927-4357
NOT SURE? 866-466-8900

What is Health Care Quality?

Access to Vision Care

- Lack of Adult Vision Care
 - ACA: Adult Vision Care is not part of EHB
 - Clinical importance of Eye Examinations
 - Often, first diagnosis of Chronic Conditions
 - » Diabetes
 - » Hypertension
 - » High Cholesterol
 - Earliest diagnosis saves resources
 - See eye doctor more frequently than a medical exam
 - Vision care is infinitely more simple than dental



Colorado Model Solution

- Colorado – “Connect for Health Colorado”
 - Moving forward with Supplemental Vision Care offering; enrollment in October; effective January 1st.
 - Delivery model is via internet link - direct to chosen vision plans
 - Link allows vision carriers to transact vision coverage for Individuals
 - Just as they do today in private market
 - Vision Coverage Options are embedded in outreach, educational efforts and consumer websites





[Español](#)

Enroll by phone [800.785.0899](tel:800.785.0899)

 [Find a Doctor](#)

 [Back to Connect for Health Colorado](#)

[WHY INSURANCE?](#)

[ABOUT VSP](#)

[VISION HEALTH](#)

[SELECT A PLAN](#)

[SEE TYPICAL SAVINGS](#)

[FIND A VSP DOCTOR](#)

AFFORDABLE PLANS FOR INDIVIDUALS & FAMILIES IN COLORADO

YOU DON'T HAVE TO WORK FOR A LARGE COMPANY TO GET THE BEST VISION INSURANCE COVERAGE

PURCHASE YOUR VSP VISION PLAN FOR JUST \$13.41 A MONTH



HOW WILL MY VISION PLAN BENEFIT ME?

[SEE YOUR SAVINGS](#)



WHAT MAKES VSP THE BEST CHOICE?

[GET THE SCOOP](#)



WHY IS MY VISION HEALTH SO IMPORTANT?

[TAKE A LOOK](#)

[CONTACT US](#)

[PRIVACY POLICY](#)

[TERMS OF SERVICE](#)

[SITEMAP](#)

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CONNECT for HEALTH
COLORADO



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Find a Doctor

WHY INSURANCE?

ABOUT VSP

VISION HEALTH

SELECT A PLAN

HOW WILL MY VISION PLAN BENEFIT ME?

WHAT MAKES VSP THE BEST CHOICE?

WHY IS VISION HEALTH SO IMPORTANT?

WHY IS VISION HEALTH SO IMPORTANT?

Your eyes not only affect how you see, but how you feel. Caring for your vision can lead to a better quality of life. Your eyesight impacts your performance at work, school, and home. When your vision health is at its best, you perform better in all aspects of your life. Not to mention, eye strain leads to headaches, fatigue, and other discomforts that keep you from feeling your best.

A WINDOW TO THE REST OF YOUR BODY

Did you know that a number of health conditions can be detected early by your eye doctor? An eye exam can detect conditions like diabetes, years before you show signs of the disease, allowing you to better manage health issues before they become a problem.

In addition to diabetes, annual eye exams can identify eye and general health conditions, such as:

- Macular degeneration
- Glaucoma
- Diabetes
- High blood pressure
- High cholesterol
- Multiple sclerosis
- Risk of stroke
- Risk of heart disease

YOU'RE IN CHARGE

The eye is controlled by muscles, just like many other parts of the body. So just like the rest of your body, your eye health is impacted by your lifestyle, including eating habits, regular exercise, and routine physical exams. Getting an annual eye exam is a very important part of maintaining your overall health!

WellVision Exam® detects early issues



Prevent UV damage to eyes



The dangers of digital devices on eyes



The connection between 3D and vision problems



California Model Solution

- California – “Covered California”
 - Peter Lee on June 10, 2013:
“Let’s get something going. It won’t be perfect, but over time – we’ll make it better.”
 - Model different/similar to Colorado?
 - Delivery model to be via internet link - direct to chosen vision plans? Middleman landing page?
 - Link to allow vision carriers to transact vision coverage for Individuals
 - Just as they do today in private market
 - Vision Coverage Options to be embedded in outreach, educational efforts and consumer websites



Two Options:

- NAVCP or OPA Hosting the Landing Page
- ✓ Both options:
 - Allow for the dissemination of vision care education and referral information
 - Involve reputable organizations
- ✓ Differences between options:
 - NAVCP provides direct link to vision carrier websites that meet criteria and agree to participate
 - » NAVCP creates an adult vision marketplace
 - OPA provides direct link to all vision carrier websites that are licensed carriers that have state approval to sell Individual or Group vision care.
 - » OPA acts as pass-through for consumers to all licensed vision carriers

Covered California - Vision Integration Model

Role of related websites

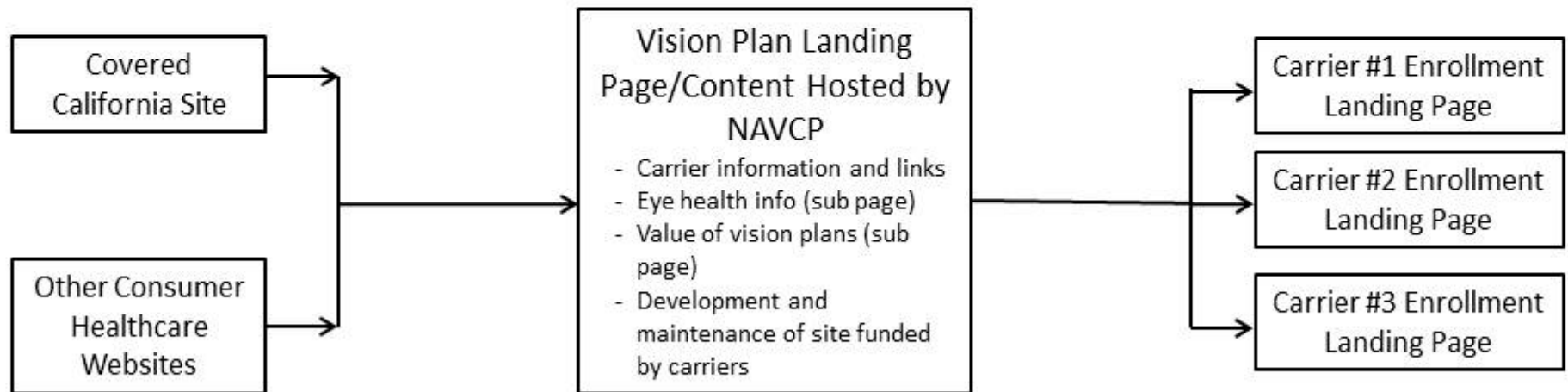
- Point consumers via links to vision care insurance marketplace for CA consumers
- Provide vision care content (where possible)

NAVCP Role

- Establish carrier participation criteria for vision plan landing page; screen carriers for participation
- Host/maintain vision marketplace site per direction of CC Exchange, DOI and DMHC
- Screen vision carriers for inclusion per inclusion criteria

Carrier Role

- Enroll subscriber
- Process payment
- Fulfill subscriber materials
- Re-enroll subscribers
- 3 carriers shown in model as example only, actual number of carriers could be larger or smaller



Covered California - Vision Integration Model

Role of Covered CA Site

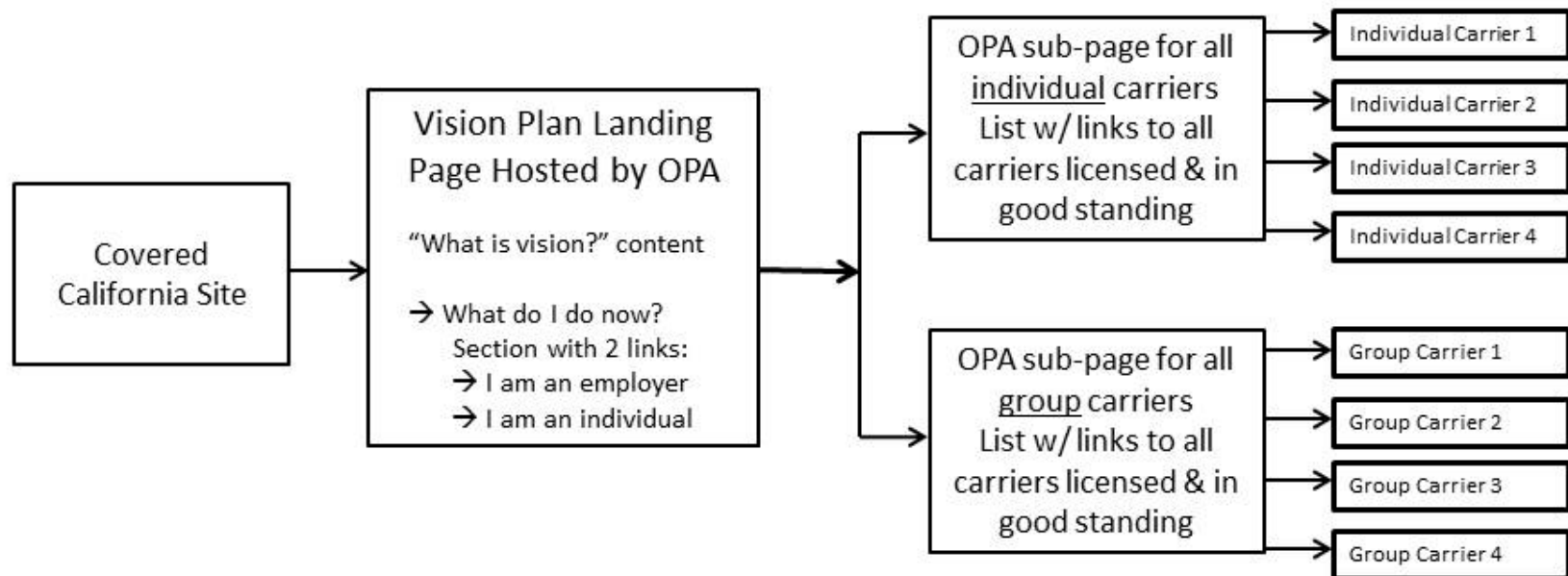
- Covered CA site prompts users at the conclusion of their health care purchase as to whether they would like information about vision care for adults; provides link to vision care page on OPA site

OPA Role

- Host landing page with vision care content and links to sub-pages
- Sub-pages contain lists of all carriers licensed and in good standing, and includes links to the carriers' websites

Carrier Role

- Enroll subscriber
- Process payment
- Fulfill subscriber materials
- Re-enroll subscribers



Questions/Discussion