

BROKERS ADD VALUE:

By DAVID KARLIN

Most adults in America wear some form of vision correction. However, the majority of people are in the dark when it comes to making eyewear and eye care decisions, including choosing frames, lenses and knowing how to effectively maximize their vision benefits.

VISION CORRECTION IMPACTS MILLIONS OF AMERICANS

According to the Vision Council of America, there are nearly 189 million Americans wearing some form of vision correction in the U.S. (just over three out of every four adults). Eyeglasses can cost hundreds, even thousands of dollars. According to the National Association of Vision Care Plans, the average cost of eye glasses (lenses and frames) is more than \$260.00. When assessing the cost of eyeglasses for a family of four, the average expenditure jumps to more than \$1,000. Some designer eyeglasses, and those with special lenses, cost well over \$500 per pair.

According to the 2015 Vision Council Internet Influence Report, 23 percent of Americans use the internet to assist in their purchase of eyewear. But not all answers can be found online as most search results lead you to companies trying to sell eye glass lenses, frames and contacts.

It's important for brokers to understand the vision industry landscape to better guide plan sponsors and their members to be smarter buyers of eye care and eyewear.

ENHANCE VISION BENEFIT KNOWLEDGE TO BETTER SERVE YOUR CLIENT

There is much confusion when it comes to vision benefits because they are generally accessed but once a year. As new and more expensive products are constantly brought to market, it is difficult

for members to understand whether they are worth the additional cost.

Here are four practices brokers can share with their clients to add value and help to better serve members:

Share the value of research - Many online eyewear purchasing sites or brick and mortar retailers want to get you to buy. Some vision benefit companies offer guides about frames, lenses and lens options to educate people about what's available and to help identify items that match their needs. While eye care professionals (who are often also selling) can be a good source of information, vision plans have tremendous resources, which should be tapped.

Convey the importance of comparison shopping - Your clients should counsel their covered members to research costs, so they can be smarter buyers. They should be wary of discontinued frames. If they break, the parts may be difficult or impossible to find, and fixing them may not be an option. This may add significant out-of-pocket costs in the long run. Also, most people do not realize they can get their eyes examined from one place or provider and buy their eyeglasses from another source. This can save upwards of 20 percent or even 30 percent.

Communicate the power of I/E - Keeping intellect over emotion is very important when purchasing eyewear. When it comes to lenses, many people pay for features they do not need. Many lenses come with ultraviolet (UV) protection built-in. There is no need to add it to those lenses and incur extra costs. If you purchase polycarbonate lenses, they are already scratch coated so additional scratch coatings aren't necessary. Other lens "features" like high-definition lenses, or varying levels of antireflective (AR) coatings can inflate already high eyewear costs. All these new advancements can be en-

BY HELPING THEIR CLIENT'S MEMBERS SEE CLEARLY

tering, but they may not be valuable to the patient. Certain expensive lenses are preferable for those in need of significant visual correction but for those who do not, those lenses may be unnecessary. Make sure to communicate the importance of evaluating real needs versus perceived ones.

Use an in-network provider to avoid out-of-pocket costs - Members should utilize their vision carrier's resources to find in-network care access points such as independent practitioners and optical retailers. Some vision plans include limited coverage for out-of-network providers, but for members to maximize their benefit and money, the better option is seeing an in-network provider. If there is a good mix of in-network private practices and optical retailers within proximity, the need to go out of network should be greatly reduced. By visiting a vision carrier's website, members can often find services and helpful decision-making information.

Knowing what to look for and what to avoid along with what's covered under a vision benefit can ensure member satisfaction and reduce headaches that plan sponsors often encounter. Assessing providers and sources of eyewear separately and conducting proper research are essential components to maximizing benefits and reducing out-of-pocket costs. Communicate these practices with your clients to help their members be smarter buyers of eye care and eyewear. ★



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