



OPEN ENROLLMENT OCTOBER 15 THROUGH DECEMBER 7, 2025

Open enrollment has begun for 2026 benefits and Fox Valley Ophthalmology wants to ensure you are getting the best coverage for your eye care needs. Retinal injection patients such as yourself, are in a unique situation with the potential out of pocket costs for many of the injection drugs.

Retinal Injection Eye Care Considerations

Step Therapy Restrictions on Retinal Medications

Traditional Medicare covers all FDA-approved retinal injections (Eylea®, Vabysmo®, Lucentis®, Avastin®, etc.) based on your doctor’s medical judgment. Many Medicare Advantage plans require “step therapy,” meaning patients must first “fail” cheaper medications before the preferred drug is approved. These delays can lead to irreversible vision loss, especially in macular degeneration or diabetic eye disease.

Retinal Drug Out of pocket costs for 2026: Patients that have met their deductibles and out of pocket max in 2025 may have an increased out of pocket cost starting over in January 2026 with Medicare Advantage plans. If you are receiving any retinal drug other than Avastin, your co-insurance could be up to \$500 depending on the drug treatment and plan coverage.

Good Days Program for 2026: Good Days Program is **no longer** available for assistance with the retinal drug out of pocket expenses as in the past. This includes all patients that were approved for 2025.

Action Steps During Open Enrollment

- Review your Annual Notice of Change if you’re on an Advantage plan.
- Compare your current coverage with Traditional Medicare + Medigap.
- Check provider participation — ensure your doctors accept your plan.
- Review prescription coverage under Part D.
- Talk with your ophthalmologist or retina specialist before switching.
- Use Medicare.gov’s Plan Finder to verify coverage and costs.

Need Guidance?

Visit WWW.FOXVALLEYEYES.COM for further Medicare vs Medicare Advantage plan guidelines to help you evaluate your coverage options to ensure you maintain uninterrupted access to the doctors, treatments, and medications that protect your vision. Also visit Medicare.org for additional information.