

2025 Cataract Surgery Financial Considerations

Patient's scheduling surgery are responsible for knowing their specific plan limitations. Our office cannot give an accurate estimate because it has to be billed by insurance first and every plan is different. To get a better estimate of your out-of-pocket potential please call your insurance company customer service number on the back of your insurance card and ask what your anticipated expenses are for each service code below:

Procedure: 66982, 66983, 66984, 66985 66986 **Toric Lens Insertion:** V2787 **Refraction** 92015

Ask your insurance company: I am having cataract surgery, am I covered for (code)? What is my out-of-pocket estimate for (code)?

Cost is always an important consideration in any medical treatment. Below are several estimate-only examples of common out-of-pocket costs associated with this procedure based on claims we have seen this year:

Estimated Out-of-Pocket Cost to Patient Per Eye AFTER Insurance							
Component	Charge	Medicare	Premera	Regence	Aetna	United Healthcare	Average
Procedure	1250.00	110.00	85.00	82.00	90.00	0.00	91.75
Combo Drops	70.00	70.00	70.00	70.00	70.00	70.00	70.00
Refraction	80.00	80.00	80.00	80.00	80.00	80.00	80.00
Potential Total:	1380.00	260.00	235.00	232.00	240.00	150.00	241.75
Intraocular Lens Options							
Lens Option	Cost	Purpose			Additional Information		
Standard Lens	Covered	Corrects vision at ONE distance (distance or near); <u>Does not correct astigmatism</u>			Coinsurance will apply for the actual procedure depending on your plan; see above		
Premium Lens Toric Lens	\$1500 Per eye	Corrects vision at one distance like the standard implant AND corrects astigmatism			<ul style="list-style-type: none">• Not covered by insurance• Considered a cosmetic enhancement by insurance companies		
Premium Lens Multifocal Lens	\$2,500 Per eye	Corrects vision at multiple distances AND corrects astigmatism			<ul style="list-style-type: none">• Not covered by insurance• Considered a cosmetic enhancement by insurance companies• Limitations apply		
Proliance Surgeons will contact you and go over their costs before your procedure. Due in full before date of surgery. Payment plans available on a case-by-case basis.							
Facility Fee Each individual plan has a different amount.	\$195-398	The amount you are responsible for to use the facility after insurance coverage.			Paid prior to date of surgery.		
Anesthesiologist (Pacific Anesthesia)	\$ Variable	This is calculated by the minute.			Billed after surgery is performed.		

Thank you for choosing cataract surgery with Swedberg Eye Care!