

# What does cataract surgery cost?

About Dr. Ilan  
Cohen

## Cost of cataract surgery in New Jersey & New York

**Cataract surgery** cost is typically an accumulation of a number of expenses, including doctor's visits, facility charges, anesthesia, supplies and the surgery itself. On average, cataract surgery cost in the United States is \$3,000 to \$5,000 per eye if you pay for the surgery out-of-pocket.



Medicare and health insurance plans can help defray most or even all of these costs, minus deductibles and co-pays when applicable. The cataract surgery cost in New Jersey and New York can vary greatly, however, depending on where you live, the **surgeon you choose** and your specific needs. For example, it costs extra to repair other vision problems like **astigmatism**, or **presbyopia** at the same time as cataract surgery.

Additionally, while private health insurance plans and Medicare often cover the cost of traditional, monofocal intraocular lenses (IOLs), many people opt for multifocal (bifocal or trifocal) lenses that allow for corrections in up-close and distance vision. These cataract surgery costs are typically seen as not medically necessary and are often not covered under insurance plans and government programs.

## The Newest Premium Lens Options

## Health Insurance Coverage for Cataract Surgery Costs

Most private health insurance plans (either employer-sponsored or purchased individually) cover cataract surgery cost in New Jersey and New York, especially for people age 65 and over. The only amount you would have to cover would be the cost of your annual deductible, as well as any co-pay amount required by your health plan (typically 10-20%).



Additionally, you may have to pay 20% of the following costs that are not a part of the actual procedure, but which are necessary in order to complete the cataract surgery:

- An EKG test that determines your heart health prior to surgery
- A comprehensive eye exam to determine your eye's refractive errors
- Charges for an anesthesiologist or nurse practitioner
- Prescription eyeglasses, if needed **after surgery**
- Follow-up procedures or care due to complications that arise after 90 days included post-operative care

## Free or Reduced Cataract Surgery Cost with Medicare

Every year, Medicare determines how much allowed value is covered for cataract surgery cost. Most cataract surgeons agree not to charge Medicare patients above this amount. In the majority of Medicare cases, the government will cover 80% of the allowed amount, and the patient will be responsible for the remaining 20% (minus the annual deductible which is \$147 as of January 2013).



## **Supplemental Insurance**

Supplemental insurance policies can cover the 20% Medicare co-payment or your private health insurance plans co-pay in order to make the surgery virtually free for patients who carry these plans. There are also government and private subsidy programs available as well that can help defray the cost of the Medicare co-payment and deductible.

[Contact](#) our New York or New York offices at the [5th Avenue Eye Center](#) to find out more about cataract surgery New Jersey & New York and how much you can expect to pay for your procedure. We've served countless cataract surgery New Jersey and New York patients and we can help you as well. Our no-obligation consultation will help you get questions answered and will present you with options for your cataract surgery.

[Schedule a Cataract Consultation](#)