



# Financial Responsibility for Retinal Injections: How Are They Paid For And How Much Will I Have To Pay?

## Retinal Injections

Retinal injections include medications injected into the eye to treat vision-threatening retinal diseases such as age-related macular degeneration, diabetic retinopathy, retinal vein occlusions, and more. Many of these injections are complex biologics (similar to the complexity of drugs used in cancer, autoimmune, or immunologic disease treatment). They are often expensive, costing around \$2,000 per dose in some cases, and repeated treatments are often required to control the underlying disease and prevent vision loss. Bay Area Retina Associates believes it is critical for patients to understand what determines their financial responsibility for these treatments.

There are four main categories of medical insurance:

**Commercial Insurance:** These plans are usually employer-sponsored. Common payers include United Health Care, Aetna, Blue Cross and Blue Shield. These are private insurance companies that cover the cost of care, other than out of pocket costs the patient may be required to pay.

**Medi-Cal:** State-funded Medicaid is called Medi-Cal in California. Most Medi-Cal plans are managed care programs administered at the county level. Examples in our region include Alameda Alliance, Contra Costa Health Plan, Partnership Health Plan, and Health Plan of San Joaquin. These insurance programs cover the cost of care, other than out of pocket costs the patient may be required to pay.

**Traditional Medicare (Part B):** Medicare is a federal program that typically covers 80% of most health care costs including office visits and retinal injections. This leaves a 20% co-insurance responsibility, which is usually covered by Medicare Supplemental insurance. Medicare Supplemental insurance is offered through various entities including commercial payers (see above). In many cases, Supplemental Insurance still requires patient out of pocket costs.

**Medicare Advantage:** Medicare Advantage plans are usually administered by for-profit companies. They receive premiums from the federal Medicare program and profit from what is left after paying for health care costs. Many enrollees are not aware that they have sold their Medicare benefits to a private company. Medicare Advantage plans often require patient out of pocket costs.

## What Are out of Pocket Costs?

Out of pocket costs are costs the individual patient must pay directly, in addition to any health insurance premiums. The main types of out of pocket costs are:

**Deductible:** Amount the patient is responsible for, up to an annual maximum after which insurance kicks in. We are not allowed to waive the deductible, but assistance programs may help cover the deductible.

**Co-Pay:** Flat fee for each doctors visit. This amount may differ for specialists such as our doctors, compared to primary care doctors. We are not allowed to waive the co-pay.

**Co-Insurance:** A portion of the cost (after the deductible has been met) that is the patient responsibility. We are not allowed to waive the co-pay, but assistance programs may help cover this amount.

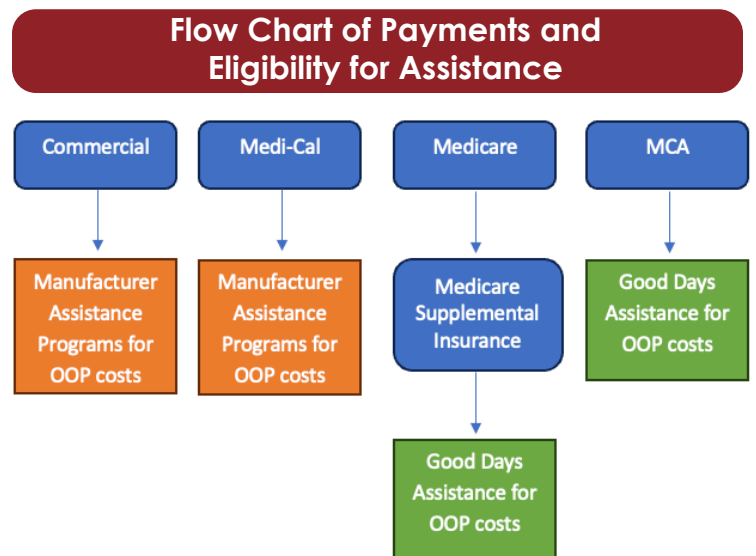
### Assistance for out-of-Pocket Costs:

**Manufacturer Assistance Programs:** No eligibility requirements, but only for Commercial or Medi-Cal insurance. May have annual limit on assistance.

**Good Days:** Good Days is a non-profit organization that has historically helped cover patient out of pocket costs for Medicare and Medicare Advantage enrollees, thereby helping ensure that patients can afford vision-saving treatment. Bay Area Retina Associates can help patients enroll in Good Days.

Patients are eligible if they have insurance that covers at least 50% of the drug cost, and income less than 500% of the federal poverty level (In 2025, 5 times the federal poverty level is about \$78,000 per year). The program requires active enrollment, which includes providing your annual income and social security number.

In recent years, Good Days has run out of funding at the end of each calendar year, and in 2025 for the first time this program started the year with insufficient funds to assist all eligible patients. As a result, many patients will be faced with greater out of pocket costs for their retinal injections. Bay Area Retina Associates will do our best to keep patients informed regarding the status of their Good Days enrollment and funding approval. We are committed to working with our patients to identify the best combination of effective medication and patient affordability.



### Locations

Antioch | Castro Valley | Fremont | Oakland | Pleasanton  
San Leandro | Tracy | Vacaville | Vallejo | Walnut Creek  
**(800) 5-RETINA (573-8462) | [www.BayAreaRetina.com](http://www.BayAreaRetina.com)**

Bay Area Retina Associates is a group practice of retinal surgeons. All members of the group are board-certified by the American Board of Ophthalmology and have completed fellowship training in the medical and surgical care of retinal diseases. All BARA surgeons have expertise in the treatment of common diseases such as age-related macular degeneration, diabetic retinopathy and retinal detachment, as well as rare diseases. We have served the Bay Area community for 35 years.