

Vision Care in Canada: Public Coverage Grid

Public funding of vision care varies by province. Some provinces offer limited coverage for children, seniors, and working-age adults who are diagnosed with certain conditions. Coverage of advanced diagnostics and imaging tools, like OCT, is rare. Working-age Canadians rely almost exclusively on their workplace group insurance plans for vision care. Where this falls short, gaps in care arise unless patients pay out of pocket. For various reasons, many opt not to.

The information presented in this document was obtained from publicly accessible sources. It is intended only to give a high-level summary of public coverage of optometric certain services in the different provinces, excluding coverage through social assistance. For definitive information, the provincial health authorities should be consulted.

To help identify gaps between public and private insurance coverage, the following grid outlines publicly funded vision care services for different demographics.

Legend	QB	ON	MB	SK	AB	BC	NB	NS	PEI	NL
<p>Legend</p> <p>■ = covered</p> <p>■ = not covered</p> <p>■ = some coverage</p>										
Frames and Lenses										
Frame benefit	Coverage for: • Children	Not covered	Coverage for: • Seniors	Not covered	Not covered	Not covered	Not covered	Coverage for: • Children	Not covered	Not covered
Lens benefit										
Contact lens services			Coverage when medically necessary					Coverage for: • Certain medical conditions		



	QB	ON	MB	SK	AB	BC	NB	NS	PEI	NL
Comprehensive Eye Exam										
Comprehensive eye examinations (reasonable and customary in region)	Coverage for: • Children • Seniors • Certain medical conditions	Coverage for: • Children • Seniors • Certain medical conditions	Coverage for: • Children • Seniors • Certain medical conditions	Coverage for: • Children • Certain medical conditions	Coverage for: • Children • Seniors	Coverage for: • Children • Seniors • Certain medical conditions	Coverage for: • Children	Coverage for: • Children • Seniors • Certain medical conditions	Coverage for: • Children	Coverage for: • Children
Other Services (OCT and/or retinal imaging if not included in the comprehensive exam)	Not covered	Not covered	Not covered	Coverage for: • Certain medical conditions	Coverage for: • Certain medical conditions	Coverage for: • Certain medical conditions	Not covered	Not covered	Not covered	Not covered
Other Services										
Partial or follow up exam (imaging, diagnostic & therapeutic services)	Coverage for: • Children • Seniors • Certain medical conditions	Coverage for: • Children • Seniors • Certain medical conditions	Coverage for: • Certain medical conditions	Coverage for: • Children • Certain medical conditions	Coverage for: • Certain medical conditions	Coverage for: • Certain medical conditions	Not covered	Coverage for: • Certain medical conditions	Coverage for: • Certain medical conditions	Not covered
Emergency Visits	Coverage for everyone	Coverage for: • Children • Seniors • Certain medical conditions	Coverage for everyone.	Coverage for everyone	Coverage for everyone	Coverage for everyone	Not covered	Coverage for everyone		Not covered



Quebec

Quebec offers a fixed reimbursement for children's glasses or contact lenses, and coverage for fittings. Children and seniors are eligible for an annual comprehensive eye exam. Additionally, children and seniors with diabetes and high myopia are also eligible for examinations with dilation. Partial examinations to monitor eye conditions are covered for children, seniors, and those with visual impairment, including visual fields. Emergency examinations are covered for all. **OCT and retinal imaging are not covered.**

Ontario

In Ontario, the comprehensive eye examination is covered for children, seniors, and adults with medical conditions including glaucoma, cataract, diabetes, retinal disease, corneal disease, optic pathway disease, uveitis, cranial nerve damage with strabismus, and for those that are taking certain high-risk medications that can impact vision. The exam includes dilation if necessary. The exam is covered on an annual basis, except for seniors without an eligible medical condition, who are eligible for one exam every 18 months. Minor examinations, including for emergencies, are also covered for children, seniors, and those with eligible medical conditions. Additionally, a visual field assessment is covered for those with glaucoma, retinal disease, optic pathway disease, cranial nerve damage with strabismus, and for those that are taking certain medications that impact vision. **OCT and retinal imaging are not covered.**

Manitoba

Manitoba offers limited frame and lens coverage for seniors. Additionally, there is coverage for medically necessary contacts for seniors and infants born with congenital disorders. The comprehensive eye examination is covered for children, seniors, and those with certain medical conditions. Dilation and visual fields are covered for certain medical conditions. Examinations for emergencies are also covered. **OCT and retinal imaging are not covered.**

Saskatchewan

In Saskatchewan, an annual comprehensive eye examination is covered for children. Those with diabetes are also covered for an annual eye examination that includes OCT, retinal imaging, and dilation. OCT and visual field are covered for those taking certain high-risk medications that can impact vision. Partial examinations are covered for patients taking certain high-risk medications for children with idiopathic arthritis. Emergency visits and follow-ups are covered for everyone. **Advanced diagnostic and imaging tools are not covered for most people, except those with diabetes and those taking high-risk medications.**

Alberta

In Alberta, an annual comprehensive eye examination is covered for children and seniors. Partial and follow-up examinations are covered for people with certain medical conditions including diabetes, glaucoma, retinal disease, hypertension, and for those that are taking certain high-risk medications that can impact vision and may include OCT, retinal imaging, and visual fields. Emergency visits are covered for everyone. **Advanced diagnostic and imaging tools are typically covered for people with diagnosed diseases.**

British Columbia

In British Columbia, there is some coverage for contact lenses and contact lens fittings for those with keratoconus. An annual comprehensive eye examination is covered for children and seniors. Comprehensive eye examinations are also covered for a number of medical conditions including diabetes, glaucoma, retinal disease, those taking high-risk medication, and many others. The frequency of the eye examination depends on the condition. Partial and follow-up examinations are covered for certain medical conditions including diabetes, glaucoma, and retinal disease. Retinal imaging, visual fields, and other extended diagnostic testing are covered, depending on the condition. **Advanced diagnostic and imaging tools are typically covered for people with diagnosed diseases.**

New Brunswick

New Brunswick covers frames, lenses, and comprehensive eye examinations for 4-year-old children, as a payer of last resort. **Advanced diagnostic and imaging tools are not covered.**

Nova Scotia

Nova Scotia partially covers contact lenses for certain medical conditions. They also cover contact lens fitting and follow-up for keratoconus. The comprehensive eye examination is covered every two years for children and seniors. A comprehensive eye examination is also covered annually for children (10 to 19) with worsening high myopia, people with signs of eye disease, including red eye, dry eye, glaucoma, and retinal disease, those taking high-risk medications, those with diabetes, and many others. Partial examinations, including for emergencies, are covered for many conditions. **Advanced diagnostics and imaging tools are not covered.**

PEI

In PEI, one comprehensive eye examination is covered for children between their pre-kindergarten and kindergarten years. Additionally, the retinopathy portion of the comprehensive eye examination is covered annually for those with type I diabetes and every two years for those with type II diabetes. Examinations for infections, allergies, red eye, and dry eye are also covered. **Advanced diagnostics and imaging tools are not covered.**

Newfoundland & Labrador

There is no public coverage for optometric services in Newfoundland & Labrador, aside from a comprehensive eye examination for 4-year old children as a payer of last resort. **Advanced diagnostics and imaging tools are not covered.**