



# Why a Holistic Approach to Medicare Fitness Benefits Matters

To support member acquisition and retention, payers must stretch beyond gym access to programs that meet seniors' shifting needs.



# Contents



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## **“Senior” is a static word, the definition of which hasn’t changed for decades. But who seniors truly are is always evolving.**

Today’s seniors have been uniquely impacted by recent health and tech trends, as well as COVID-19. As a result, they display more digital dexterity, greater interest in boutique/premium gyms and fitness classes, and heightened mental and social health. Medicare payers that want to meet this population’s needs must likewise evolve their offerings and approach Medicare fitness benefits through a holistic lens.



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Payers looking to maximize the benefits of Medicare fitness programs, take note: Multiple studies make it clear that seniors' physical, mental and social health are deeply connected.

**30%**

30% increased risk of heart attack or stroke among older adults with social isolation and loneliness – a problem exacerbated by COVID-19.<sup>1</sup> At the same time, moderate physical activity is associated with a 31% lower likelihood of social isolation for older adults.<sup>2</sup>

**\$3,288**

\$3,288 greater annual health care expenditures for socially isolated older adults who have low levels of physical activity, compared with their similarly isolated but highly active peers.<sup>2</sup> Nearly 40% of Americans 65 and older report lower physical activity and less daily time spent on their feet since the start of the pandemic.<sup>3</sup>

**20%**

20% reduced risk of dementia for moderately active older adults compared with their inactive peers, after adjusting for comorbidities.<sup>4</sup> Even very light physical activity has been shown to tamp dementia risk somewhat. If Medicare members develop dementia, health care costs jump 156% (an additional \$8,400 per person, on average) in the first quarter alone, following a diagnosis.<sup>5</sup>



## Supercharging the status quo

While older adults have consistently maintained their level of physical activity, large swaths of the senior and aging-in demographic report that their emotional and social well-being has declined in recent years. Optum research shows that depression among older adults is on the rise, as is anxiety, sleep disturbances and cognitive issues, such as memory and task performance.

For payers looking to move the needle on senior engagement and population health, a holistic approach is needed. Payers would be wise to offer a senior fitness program that spans not only physical activity but also emotional and cognitive well-being.

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# Make movement ultra-accessible

Only about 15% of men and 10% of women aged 65 or over report meeting both the aerobic and muscle-strengthening physical activity guidelines set by the U.S. Department of Health and Human Services.<sup>6</sup>

Physical activity is the cornerstone of a senior fitness program, and with good reason. Regular exercise can help delay, prevent or manage many costly chronic diseases faced by older adults, including diabetes, heart disease and certain types of cancer. It's estimated that lack of physical activity drives \$117 billion annually in related health care costs.<sup>7</sup> And, for older adults, a 2020 study in the *American Journal of Preventive Medicine* found that a 10 percentage-point increase in physical activity was associated with 1% reduced costs in Medicare Parts A and B after 3 years.<sup>8</sup>

Still, payers offering senior programs must scratch below the surface and ensure that offerings are both varied and vast. While seniors trekked across town to visit a cookie-cutter gym in the past, today's older adults and age-ins crave personalized fitness tailored to their interests and busy schedules.

## Payer playbook

### Look for a large network

Research shows that gym commutes and visit frequency are closely associated. People who go to the gym once a month travel a median distance of 5.1 miles, while those who visit 5 or more times a month tend to travel just 3.7 miles.<sup>9</sup> To bolster usage, seek out a large network that gives seniors a hyperlocal option.

### Maximize choices

A spry 65-year-old gym rat in a rural area and an 85-year-old urbanite recovering from hip surgery have very different fitness needs. So why do many Medicare fitness programs offer them the same slate of options? Only 10% of seniors report that their current fitness benefit includes boutique/premium gym offerings, Optum research shows.



### Make virtual a must-have

Tele-exercise took off during the pandemic, with online and in-app fitness classes quickly gaining popularity among older adults. While some returned to the gym, demand for digital options isn't going anywhere, even among older adults who aren't as tech-savvy. Research shows that older adults without strong digital skills demonstrate strong perseverance through the initial learning curve in order to take part in remote fitness.<sup>10</sup>

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# Create a cognitive toolbox

36% of older adults report that they'd consider enrolling in a health plan if it included a cognitive benefit, such as games and tailored exercises, according to an Optum survey.

Seniors are increasingly interested in tools that support their cognitive health, but many fitness programs targeted to this demographic either overlook mental acuity entirely or settle for lackluster offerings. This miss in the market is an opportunity for payers to differentiate their plans with a more holistic offering.

In addition, focusing on cognitive health is a potential means of lowering health care costs. Research shows that cognitive decline can have a profound impact on an individual's overall health. People who have chronic health conditions, such as diabetes, chronic obstructive pulmonary disease (COPD), kidney disease or arthritis, and also have dementia, are associated with higher use and costs of health care services than people who have these chronic conditions without dementia.<sup>11</sup>

Health care and long-term care costs associated with Alzheimer's and other dementias hit \$355 billion in 2021.<sup>12</sup> **It's estimated that such costs could reach \$1.1 trillion annually by 2050.**<sup>13</sup>

## Payer playbook

### Find a plan with cognitive training services

Fewer than 10% of older adults report having access to such a service with their current coverage. Among those that do, satisfaction is high – a whopping 70%, according to an Optum survey.



In a study, cognitive decline increased as physical activity level decreased, ranging from 8.8% among active adults to 15.7% among those who were inactive.<sup>14</sup>

### Push for personalization

As with their physical and social well-being, older adults want cognitive exercises that are both varied and personalized. That means perfunctory games aren't enough to capture or sustain their attention. Look for cognitive training services that offer more, such as user-specific recommendations, tailored exercises and in-depth articles on the science of brain health.

### Offer the services broadly

Yes, age is the biggest risk factor for cognitive decline. But it's a mistake to think that only older seniors might be interested in cognitive training. Optum research shows that younger seniors also use brain games to help manage stress and anxiety.

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# Nurture social opportunities

One in 5 adults between the ages of 50 and 80 say their social well-being has worsened since March 2020.<sup>15</sup> Nearly one-fourth of those aged 65 and older are considered to be socially isolated.<sup>16</sup>

Loneliness and isolation have long lurked around the edges of aging. Everything from hearing loss and chronic health conditions to loss of family and living alone can make it harder for older adults to avoid social isolation and loneliness. Seniors are now prioritizing their social connections, and payers who make social health a central part of a holistic health benefit may see real market differentiation.

- Social isolation and loneliness are associated with higher rates of depression, anxiety and suicide, as well as a 50% increase in dementia risk, 29% increase in heart disease risk and 32% increase in stroke risk.<sup>16</sup>
- Heart failure patients who also experience loneliness have a 4x increase in risk of death, compared with their non-lonely peers. In the study, loneliness also drove up emergency department visits and hospitalization.<sup>16</sup>

## Payer playbook

### Promote the social side of fitness

Optum research shows that seniors who attend in-person and online gym classes are significantly more likely to have improved social well-being compared with less active older adults.

### Prioritize events

Working up a sweat is but one way that seniors are looking to increase their wellness. They're also interested in health and wellness topics, whether that means sleep seminars, cooking clubs, attending guest lectures or learning about the newest health trends. To meet that demand, look for a senior fitness benefit with robust member communities that offer a wide variety of free, in-person and virtual health events.

### Extend social fitness online

Seniors bonding over fitness doesn't have to take place only within a gym's walls. For today's increasingly tech-savvy senior, digital livestreaming classes offer a huge opportunity for ongoing connections.



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# How One Pass can help

Many seniors have updated their daily routines in recent years, building a fitness and wellness regimen through a variety of new options and flexibilities.

As health care executives begin to plan for upcoming Medicare beneficiary plan changes, it's clear that approaching senior fitness benefits through a holistic lens can make all the difference. This can help potentially boost member usage and help reduce health care spend.

One Pass™ is a proven fitness benefits partner and a total solution for physical, mental and social well-being. It includes access to the largest gym network in the Medicare fitness industry – with over 24,000 locations and growing – as well as a robust library of on-demand and livestreaming digital fitness classes, thousands of free wellness events and an online brain health program.

We're not offering the same old, same old – and seniors have noticed.

## Optum research shows:



### 1.3x more Medicare members

surveyed with the leading competitor's fitness benefit perceive One Pass as the better solution.



### 2.4x more survey respondents

who were aging-in to Medicare perceive One Pass as the better solution versus the leading competitor's fitness benefit.



### 72% of product users

were more likely to renew their Medicare membership because of the One Pass benefit.



### \$250 less in health care spend

annually for One Pass members who use the benefit twice a week.



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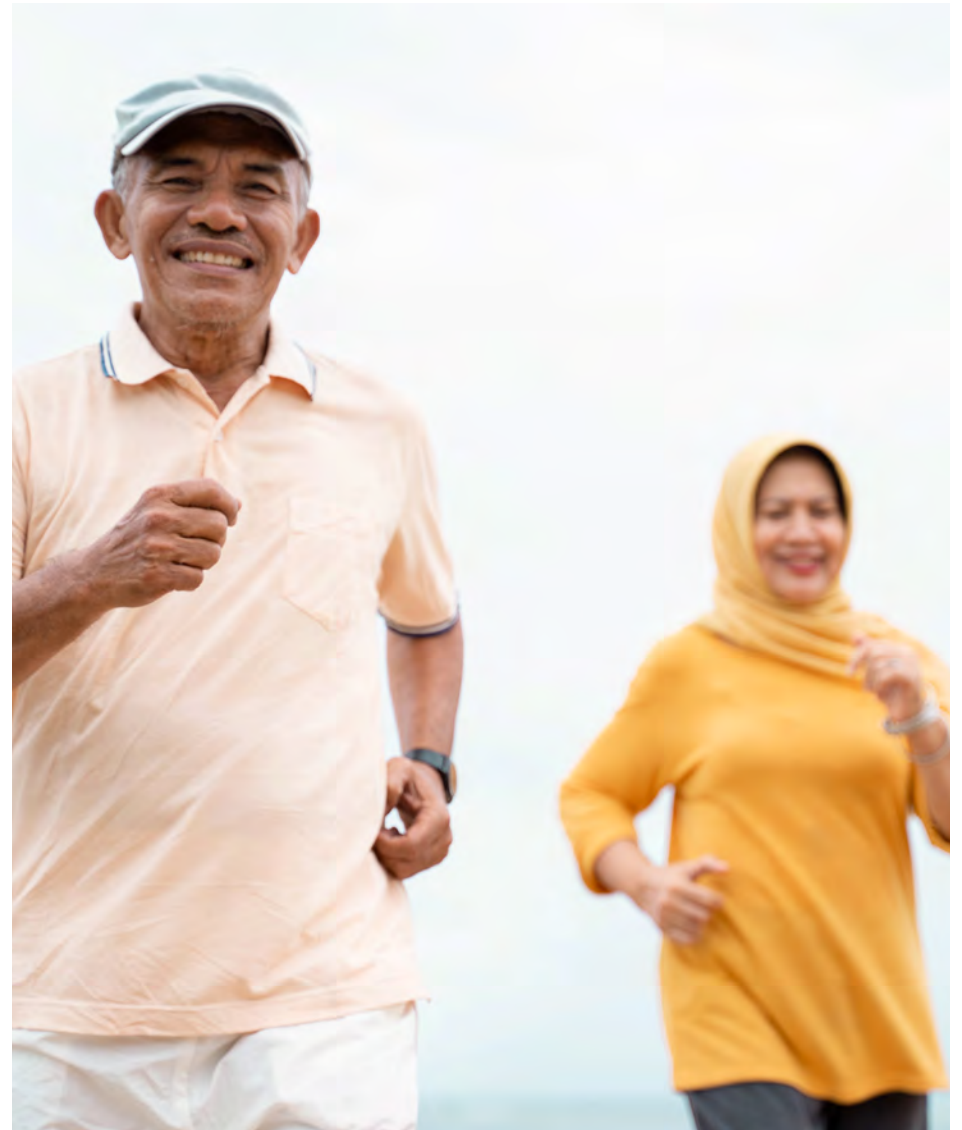
## One Pass doesn't only deliver for members – we're payer-focused, too.

Tiered pricing options allow payers to offer the right gym network for their population, along with day-to-day flexibility to choose the best gym for each member's needs. We offer comprehensive support for seamless start-up and execution, including ongoing marketing assistance for member engagement campaigns.

And because we're well versed in tailoring web and mobile experiences, payers can leverage their plan's branding to build equity, preference and differentiation with both members and prospects. We know the power and importance of partnership. And One Pass is here to partner with you in meeting seniors' holistic health and fitness goals.

### Get started

For a tailored overview of how One Pass can help set your plans apart and make a meaningful difference in your senior members' health, visit [optum.com/onepassformedicare](https://optum.com/onepassformedicare).



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