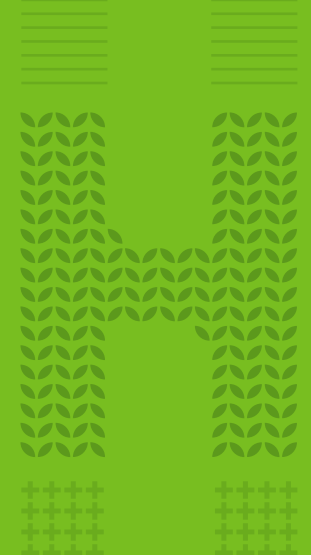




Group Medicare Insights: The Humana difference

From work life to well life

Dr. Rae Godsey, Chief Medical Officer,
Group Medicare at Humana



After someone retires from your organization or union, how do you think they spend their time? We like to think they're sailing around the world or otherwise seizing the day. However, when you get right down to it, we want to know that they're healthy and cared for. Annual wellness visits and preventive screenings can help enable wellness in retirement.

A proactive approach to healthcare is arguably even more important in the senior years. That's exactly why Medicare covers these types of services. When health issues are caught early, they are often easier and less expensive to treat, and have better outcomes. Since your retiree healthcare plan covers these services, it's in your best interest to understand their value.

I want all of our members to get their annual wellness visit. In an annual wellness visit, a medical professional asks a lot of important questions. Different from a physical (also important), this visit takes a snapshot of the person's life. It covers medical history, nutritional needs, any barriers to them getting around in their home and includes a dementia screening. It also reminds them of any other recommended screenings they have due.

These visits can help prevent an accident or illness, or catch one early. For example, I read a peer-reviewed study¹ that indicated annual wellness visits led to earlier detection of mild cognitive impairment and Alzheimer's disease. The sooner these illnesses are detected, the more proactive we can be in helping protect the person's quality of life or even begin exploring some newer treatment options on the market.

Data on how many eligible people get annual wellness visits varies, but rates can be as low as 9%.² Among Humana members, fortunately, our data shows it's more than 50%. That's largely because we partner with doctors and plan sponsors to educate Medicare recipients about the importance of these visits.



– Dr. Rae Godsey,
Chief Medical Officer,
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Another thing that excites me about wellness visits is that patients who get them are more likely³ to receive highly important cancer screenings and services like bone density tests. Early detection leads to earlier treatment options, which can lead to better prognoses and outcomes.

51%

of Humana members have had a preventive visit in 2024.*

*According to internal Humana data

Annual physicals are also important. I once had a patient who found a pea-sized lump in her breast that turned out to be breast cancer. She actually caught it and brought it to my attention during her annual physical. Since we caught it early, instead of having a full mastectomy where you have to

remove the breast, we were able to do what's called a lumpectomy. We had the breast surgeon remove that pea-sized tumor and any tissue around it that had cancerous cells. Because of this, the healing time was definitely better for my patient. Early detection makes a huge difference.

At Humana, we believe in whole-person care, and that means you don't only go to a doctor when you're sick. As a benefits manager, you are making a decision on behalf of your entire retiree population about which Group Medicare Advantage provider is right for them. As your partner, we support your efforts to do right by your retirees.

We do a lot of member outreach, especially for those who are new to Humana. We want to make sure all Humana members feel comfortable. We invite you to co-host events with us, which may be virtual or in person, to help your retirees get the most out of the plan you've chosen for them.

I sincerely want us to work together so that members can live their full life into retirement and have positive health outcomes.

1. Huey-Ming Tzeng et al., "Annual Wellness Visits and Early Dementia Diagnosis Among Medicare Beneficiaries," *JAMA Network* (October 2024), accessed May 14, 2025, doi:10.1001/jamanetworkopen.2024.37247.
2. R.C. Passmore et al., "Team-Based Approach to Successful Annual Wellness Visits," *Journal of Primary Care & Community Health* 15 (May 2024), accessed May 14, 2025, doi: 10.1177/21501319241249400..
3. Miao Jiang, Danny R. Hughes, and Wenyi Wang, "The Effect of Medicare's Annual Wellness Visit on Preventive Care for the Elderly," *Preventive Care* 116 (November 2018): 126–133, accessed May 14, 2025, doi: 10.1016/j.ypmed.2018.08.035.

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