



## Group Medicare Insights: The Humana difference

# Chronic disease prevalence and prevention among seniors: We answer your top questions



We tackle your most pressing questions on chronic disease among older adults. Discover how prevalent chronic disease is among seniors, how investing in prevention can save costs for plan sponsors and much more.

**Q:** How many older adults are affected by chronic disease? Why?

**A:** Nearly 95% of adults aged 60 and older have at least one chronic condition, and nearly 80% have two or more.<sup>1</sup> Aging, family history and genetics are the main reasons for these statistics. As we age, there's an increased risk of chronic diseases like dementia, heart disease and type 2 diabetes, among others.<sup>2</sup>

**Q:** What are the costs of chronic disease?

**A:** Chronic disease has direct and indirect costs. Direct costs include the financial toll on plan sponsors and the Medicare system. For example, the economic impact of cardiovascular disease (CVD) is projected to be \$1.1 trillion by 2035, up from \$555 billion in 2016.<sup>3</sup>

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### **Q:** Can you explain the financial impact of high-risk plan members?

**A:** The highest risk plan members—those with early-stage disease or chronic conditions—account for 70% of total costs (in terms of investments by payers). Meanwhile, low-risk and medium-risk members account for 30% of total costs, according to a report by Humana.

### **Q:** Is chronic disease preventable?

**A:** Lifestyle changes can go a long way toward avoiding or delaying the onset of many chronic diseases. Take CVD, the leading cause of death in the U.S.<sup>4</sup> An estimated 80% of CVD cases are preventable: healthy eating habits, regular physical activity and smoking cessation all reduce the risk of CVD.<sup>5</sup> Those lifestyle changes are good for the brain too: According to the Alzheimer's Society, regular exercise reduces the risk of developing dementia by 28% and, specifically, Alzheimer's disease by 45%.<sup>6</sup>



### **Q:** If we map senior health along a continuum, what would this look like? Which group is most at risk for a negative health event?

**A:** We can break down the stages of health among the senior population as follows:

#### **1. Healthy (low-risk)**

- Older adults who follow a healthy lifestyle

#### **2. Manageable conditions (medium-risk)**

- Seniors who take their medications and follow a healthy lifestyle

#### **3. Early-stage disease (high-risk)**

- Older adults at risk for negative health events

#### **4. Complex and chronic conditions (highest risk)**

- Seniors who are most at risk for complications or adverse health events

### **Q:** What does “holistic care” mean?

**A:** A holistic approach to care emphasizes prevention among low-risk and medium-risk patients. When evaluating plan design, programs and benefits, plan sponsors should consider Group Medicare Advantage plans that support the full range of older adults’ physical, mental and social needs. Plans and partners that promote a holistic, preventive approach while providing access to senior-focused care benefit retirees and plan sponsors alike.



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### **Q: Is there a direct correlation between preventive care measures and cost savings?**

**A:** Yes. An example can be found in a study in which participants received cardiac rehabilitation and exercise training for six months. Of those classified as “high-risk” at the beginning of the study, 57% were converted to low-risk status by the end. In addition, medical claim costs declined by \$1,421 per study participant compared with the previous year.<sup>7</sup>

### **Q: Which preventive care measures should be prioritized?**

**A:** Cancer screenings and blood pressure screenings can make a big difference in detecting and halting the progression of chronic conditions. Exercise programs and health coaching can also help older adults prevent, delay or manage chronic disease.

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  7. Leonard L. Berry, Ann M. Mirabito, and William B. Baun, “What’s the Hard Return on Employee Wellness Programs?,” *Harvard Business Review*, December 2010, last accessed June 23, 2025.

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