

Group Medicare Insights: The Humana difference

The wellness benefits of preventive screenings

Screenings are an integral part of a holistic healthcare regimen. Yet many Americans avoid getting screenings such as mammograms, colorectal exams and bone mineral density tests.



Barriers to getting screened



Cost:

Although you can't put a price on good health, research shows that cost is the biggest barrier preventing women from getting a mammogram.¹



Hesitation:

Getting screened for potentially life-altering conditions can be scary. For instance, many retirees are uncomfortable scheduling colorectal procedures with their physicians, despite the fact that there are a variety of methods available for screenings.²



Lack of awareness:

Many older Americans underestimate their personal risk of bone disease or degenerative injury and may not think to discuss such conditions with their doctor. A perfect example is osteoporosis, a condition that can easily lead to a fracture if bone density isn't properly monitored.



How Humana can help



\$ a Reducing costs:

Humana Group Medicare Advantage plans cover annual preventive mammograms with no out-of-pocket costs.



Providing at-home alternatives:

Many plans cover at-home colorectal test kits with a \$0 copay, as recommended by a doctor.³ These kits are less invasive and more private with at-home sample collection.



+ Raising awareness:

Humana's value-based care approach encourages physicians to take more time with each patient, allowing them to address all health concerns—not just the most visible or pressing ones.

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The result

- Mammograms can help detect the presence of abnormal cells up to 3 years before any symptoms can be felt, and early detection has been shown to reduce breast cancer deaths by 22%.4
- When colorectal cancer is found early, there is a 90% 5-year survival rate. In fact, 68% of colorectal cancer deaths could potentially be avoided if all eligible people got screened.³
- People with osteoporosis are at a higher risk of bone fractures, which can lead to life-threatening complications such as pneumonia and blood clots.⁵

Humana is committed to helping retirees stay healthy. That's why Humana makes it as easy as possible for retirees to get screenings at no additional cost and with greater convenience.



Why Choose Humana?

Humana Group Medicare Advantage members receive more preventive screenings than patients visiting nonvalue-based practices, across measures including annual wellness exams, colorectal screenings, diabetes eye exams and mammograms.⁶

- 1. "Cost and Access are Not the Only Barriers Women Face in Getting Lifesaving Mammograms," CDC Newsroom, April 9, 2024, last accessed October 27, 2025.
- 2. "<u>Top Five Reasons People Don't Get Screened for Colorectal Cancer</u>," American Cancer Society, June 30, 2016, last accessed November 6, 2025.
- 3. "It May be Time for Your Colorectal Cancer Screening," Humana, last accessed October 27, 2025.
- 4. "<u>Health-Related Social Needs Can Keep Women from Getting Lifesaving Mammograms</u>," CDC.gov, June 18, 2024, last accessed October 27, 2025.
- 5. Stella Bard and Rashida Ruwa, "Can Osteoporosis be Fatal?," Healthline, last accessed November 6, 2025.
- 6. "Value-Based Care Simplifies Healthcare for Patients and Clinicians, New Report Finds," Humana, Health Policy Center, February 5, 2025, last accessed October 27, 2025.