



## Group Medicare Insights: Member Experience

# How closing small gaps in care can have a big impact on overall health



Teeth cleanings, transportation services and hearing aids are more than simply welcome additions to a health insurance plan. The reality is, these supplemental benefits are key components of comprehensive healthcare that can have outsized impacts on retiree health by helping prevent disease and contributing to a better overall experience.

Here are three ways Group Medicare Advantage's supplemental benefits are force multipliers for cohesive health.



## Dental care: Proper oral health and hygiene can reduce the risk of future diagnoses

Original Medicare doesn't cover most dental procedures or supplies. As a result, many older adults choose to delay or forego dental care altogether. Consider, for example, a 68-year-old retired plumber on Original Medicare. His plan covers hospital stays and doctor's visits, but what about his dental health—a common gap in most traditional healthcare coverage? Tooth decay can increase the risk of other diseases such as diabetes, heart and lung disease, and stroke.<sup>1</sup>

Untreated gum disease has been correlated with an increase in the likelihood of developing high blood pressure and heart disease. Some studies have also demonstrated a link between gum disease and Alzheimer's or memory loss, particularly in those aged 60 and up. And research indicates that dental disease can put seniors at greater risk of developing oral, breast and prostate cancer.<sup>2</sup> Without dental benefits, they could be at higher risk of developing these conditions.

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However, some Group Medicare Advantage (GMA) plans include dental benefits that can bridge this gap and contribute to a retiree's overall wellness. At minimum, these benefits can provide retirees with greater quality of life.



## Transportation benefits: Giving retirees a lift to their appointments

Transportation is critical to accessing healthcare. Older adults must be able to attend doctor's appointments, visit pharmacies, and frequent medical facilities in a timely and efficient manner. Yet, each year, millions of Americans miss or delay medical care due to lack of transportation.<sup>3</sup>

It's easy to understand why transportation is a challenge for many retirees. For one, only 70 percent of women in their early 70s continue driving, and that figure drops to just 22 percent once they reach 85.<sup>4</sup> Another issue is that some treatments require multiple visits. Without a reliable way to get to their appointments, retirees may end up skipping treatments, which can negatively impact health outcomes.

For instance, a 77-year-old retired teacher with kidney disease may need dialysis treatments as often as three times a week. It's a huge time commitment that can be difficult to meet without reliable transportation. But the trickle-down health effects of missing treatments can be significant, including shortness of breath, arrhythmia, heart attack, weakened bones, heart disease—even death.<sup>5</sup>



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Fortunately, many Group Medicare Advantage plans include transportation coverage. These supplemental benefits typically support non-emergency medical transportation services, allowing members to attend treatments without relying on family members for rides.



### Hearing aids: Helping retirees communicate with their care team

Approximately 1 in 3 Americans between the ages of 65 and 74 have hearing loss, making impaired hearing one of the most common effects of aging.<sup>6</sup> Being unable to clearly hear, and therefore understand, the questions, guidance and recommendations of one's care team can have major impacts on a retiree's ability to follow doctor's orders.

Consider, for example, a 70-year-old retiree who suffers from severe hearing loss. If she's enrolled in a traditional healthcare plan that doesn't cover the cost of hearing aids, she may struggle to understand and fully communicate with her physician, increasing the risk of misdiagnosis. At her neighborhood pharmacy, she's unable to hear verbal instructions on how

to use the medications she's been prescribed, potentially worsening her health outcomes. Feeling isolated and dissatisfied with her healthcare experiences, she decides to avoid care altogether.

These scenarios could have been avoided with a GMA plan that helps to cover the cost of hearing aids along with diagnostic hearing and balance exams. Hearing implants may also be covered under Medicare Advantage as prosthetic devices. This includes bone-anchored hearing aids (BAHA) and other devices that could be effective in combating hearing loss.

Supplemental benefits are much more than just "perks" offered by some Group Medicare Advantage plans. Rather, they are important components of care that make a real difference in the long-term health and wellness of retirees.



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