



Group Medicare Insights: Plan sponsor experience

A custom care guide for Medicare Advantage



There's no such thing as a one-size-fits-all approach when it comes to personal health. Here's how plan sponsors can guide retirees based on the current state of their well-being.

One of the many factors driving interest in Group Medicare Advantage is its ability to meet a wide array of retirees' unique needs and preferences. But Group Medicare Advantage's coverage options extend beyond medical categories, such as vision, dental, hearing, and alternative therapies. Rather, plan sponsors can help guide retirees to the care they need in accordance with their personal health conditions. Here's how.



Health optimization: Maintaining good health for years to come

Americans today live an average of 78.7 years¹—that’s nearly 14 more years of time to enjoy life after reaching Medicare eligibility. To maximize these years, healthy retirees must seek out preventative care and maintenance programs.

For example, many Medicare Advantage plans offer a wide range of health and wellness programs, from nutrition counseling to preventive health screenings. Better yet, many Medicare Advantage plans offer programs that provide access to thousands of gyms across the country where retirees can use cardio equipment, lift weights, or even sign up for group exercise classes like yoga and aerobics. By taking advantage of these fitness programs, retirees can improve their strength and stamina, reduce anxiety and depression, and stave off illnesses so their retirement years continue to be healthy ones.

<https://www.humana.com/manage-your-health/achieving-health-goals/silversneakers>



Care and prevention: Managing disease and injury

For many retirees, disease and injury are a natural part of the aging process. In fact, 1 out of 10 falls results in an injury that causes an older adult to restrict their activities for a day or more or to seek medical attention.²

The good news is there are plenty of ways in which Medicare Advantage can provide retirees with the assistance they need to optimize their health under challenging conditions. For instance, plan sponsors should highlight any special transportation benefits offered by their Group Medicare Advantage plan(s), such as covering the costs of trips to medical appointments and other health-related activities.

A Healthy Options Allowance can reduce the financial impact of costs associated with over-the-counter items, including:

- Vitamins and supplements
- Digestive health products
- Personal care products
- Allergy, cold, and flu medications
- Pain relief medication
- First aid

Because retirees with a disease or injury tend to be on medication, plan sponsors should also highlight the value of a Medication Therapy Management Program, which can ensure retirees get the best results from the medications they’re taking. The program works by connecting retirees to a trained healthcare provider who reviews medications for efficacy, identifies potential lower-cost options, and answers any questions or concerns a retiree might have about their medications.

<https://www.humana.com/medicare/medicare-programs/medication-management-adherence-mtm>



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Declining health: Supportive care for chronic illness

For chronically or severely ill retirees, traveling to see a healthcare practitioner can be a challenging and often painful endeavor. Luckily, virtual visits, also known as telehealth or telemedicine, can make it easy for retirees to access the care they need from a board-certified doctor via a secure video or phone appointment.

A Healthy Options Allowance can help cover the costs of assistive devices, including:

- Grab bars
- Raised toilet seats
- Low vision aids
- Reaching aids
- Bedroom safety aids

For retirees who require extensive care, plan sponsors may want to emphasize Medicare Advantage's healthcare coverage for short-term or medium-term care. For example, certain Medicare Advantage plans may cover up to 100 days at a skilled nursing facility. In addition, there may be coverage for home healthcare services.

<https://www.humana.com/medicare/medicare-resources/does-medicare-cover-nursing-homes>

Although healthcare coverage is traditionally thought to support only medical, dental, and vision care, plan sponsors that offer a Medicare Advantage plan can play an active role in providing comprehensive benefit options that address retirees' broader health needs as they age.

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1. "What is the Life Expectancy Today?," MedicineNet, last accessed Aug. 27, 2024, https://www.medicinenet.com/what_is_the_life_expectancy_today/article.htm
 2. "Older Adult Fall Prevention," U.S. Centers for Disease Control and Prevention (CDC), published May 9, 2024, last accessed Aug. 27, 2024, https://www.cdc.gov/falls/data-research/facts-stats/index.html#cdcreference_1

Humana is a Medicare Advantage [HMO, PPO, and PFFS] organization with a Medicare contract. Enrollment in any Humana plan depends on contract renewal.

Limitations on telehealth services, also referred to as virtual visits or telemedicine, vary by state. These services are not a substitute for emergency care and are not intended to replace your primary care provider or other providers in your network. Any descriptions of when to use telehealth services are for informational purposes only and should not be construed as medical advice. Please refer to your evidence of coverage for additional details on what your plan may cover or other rules that may apply.

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