

The new senior health care consumer:

How health care leaders should be re-evaluating experiences for an aging population



Every day in the United States, more than 10,000 people turn 65.¹ Seniors have both distinct needs and expectations when it comes to health care. In many cases, they're also health care traditionalists: They're the demographic group most likely to be loyal to their providers, least likely to break a referral, and least interested in traveling for care. They especially value provider continuity and credentials and are most likely to recommend their provider to others.²

At the same time, seniors' preferences aren't always as different as we think. While we tend to think of seniors as technology averse, a recent AARP study found that 64% of older Americans want to use technology but feel that it just isn't designed with their age group in mind.³ In fact, most seniors want the convenience of telemedicine as an option.⁴ They want access to online self-scheduling and asynchronous messaging with their provider.

Just like any population, seniors face unique challenges that broadly shape their consumer preferences. Most notably, seniors are experiencing an increasing need for care. By 2030, 1 in 5 Americans will be of retirement age.⁵ More seniors mean more geriatric care and its associated costs.

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There is a misconception that people 65 and older are not as tech-savvy. But every year that goes by, more and more seniors are becoming engaged in technology.”

– **Scott Resnick**
VP Optum Financial

Seniors also may have complex health needs that encompass physical comorbidities, behavioral health conditions and cognitive impairments.

To effectively serve aging populations, health care leaders must prioritize strategies that respect and cater to senior consumer preferences. This involves creating an environment where seniors feel supported in making their own health care decisions and maintaining their independence. By investing in appropriate tools and services, health care leaders can ensure that seniors can navigate their care options confidently and comfortably.

Although the first thought when people think of consumerism is digital, the real key to consumerism is understanding your population's preferences and meeting them. Read on for key strategies to implement that support senior consumers.

1. One of seniors' top preferences is independence. Health care leaders can help build that.

As many seniors age, they wish to maintain their independence and continue living in their own homes for as long as possible. This consumer preference for "aging in place" is driven by several factors. For example, seniors often have a deep emotional attachment to their homes, which may hold a sense of comfort and familiarity. Additionally, aging in place provides a sense of autonomy and control over their living environment, allowing seniors to make decisions about their daily routines. Being surrounded by their community, neighbors and other social networks can contribute to better mental and emotional health.

When health care leaders actively support this preference, it not only fulfills seniors' desires for independence. It also benefits health care systems by maintaining seniors' health and potentially reducing costly interventions.

To help seniors stay independent, health care leaders can:

Partner with community organizations and government agencies to expand support services. Seniors may need financial assistance from organizations that offer grants or low-interest loans for home modifications. Or they may need physical help making their homes safer and more accessible (fixing loose railings, building ramps, or widening doorways). Facilitate access to support services that provide companionship, personal care, respite services; and assistance with chores, meals, money management and transportation. For example, programs like PACE (Program of All-Inclusive Care for the Elderly) allow seniors to receive care in their homes or community-based settings.⁶

Leverage technology solutions tailored to their needs. Seniors are more digitally savvy than often perceived, so user-friendly technologies can empower them to manage their health and daily activities independently. This can include:

- Mobile health apps with medication reminders and refill notifications
- Telehealth services for virtual consultations
- Wearable devices for monitoring vital signs and activity levels
- Smart home technologies like voice-activated assistants and sensor-based systems for enhanced safety and convenience

Seniors without a comprehensive safety net may encounter:

- Limited long-term care and coverage
- Increased prescription drug prices
- Inconsistent community support
- A shortage of caregivers

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Aging in place is a way to deliver care to our senior population that's respectful, honorable, decent and dignified. It brings the care solutions to them in a way that also allows them to live in the communities that they love and that they trust.”

– Dr. Melissa Urrea

VP Medical Affairs, Optum Health

2. Empower seniors to make educated decisions about health care costs.

Affordability of care is an especially important consideration for seniors. As seniors face increased health care needs – and at the same time seek to manage their savings and assets to last them through retirement – tools to demystify the real cost of care are critical. Without clear information, seniors may either overspend or underutilize essential health services. Having access to tools that clarify health care expenses is vital for maintaining both their health and financial well-being.

To help seniors understand and manage medical costs, health care leaders can:

Advocate for transparent pricing and cost-effective treatment options. Life sciences companies can offer transparency about the costs associated with developing, manufacturing, and marketing their products. This way, seniors understand the value these products provide in terms of health outcomes. Providers can offer patients detailed and understandable information about the costs of treatments, procedures and services before they are administered. Afterward, providers can ensure patients receive clear, itemized bills that help them understand what they are being charged for and why.

Offer tools to help manage health care costs more easily. Tools offers by insurers like prepaid debit cards and medical expense trackers can provide a convenient and secure way to take care of expenses. The debit card, for example, can be loaded with funds to pay for medical services, medications and other health care costs. If connected to an online portal or app, seniors can also view their transaction history.

Provide resources to help seniors access financial aid for medical care. Help seniors access financial aid by creating an online platform that consolidates information on financial aid programs for seniors. This platform can include a database of available programs, eligibility criteria, application forms and step-by-step guides on how to apply. It could also offer interactive tools, such as calculators, to help seniors estimate their eligibility and potential benefits. For additional support, establish a dedicated team or department that specializes in helping seniors understand and apply for financial aid programs.

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There's an inextricable linkage between access and affordability. I think the companies that are hyper-focused on both are the ones that are going to win with consumers.”

– **Tricia Purdy**

SVP, Head of Strategy and Product, Optum Rx

3. To meet what seniors want, build and maintain trust between them and their medical providers.

Seniors often place more trust in their doctors than other consumers, preferring to maintain long-term relationships with them rather than switching providers. This trust is rooted in years of consistent, familiar consumer experiences with primary care physicians (PCPs), which have fostered a strong sense of reliability and understanding. As they age and their health needs become more complex, senior consumers particularly value this continuity of care. Familiarity with their medical history makes it easier for them to confidently manage their health.

Therefore, it is essential for health care leaders to focus on building and sustaining trust between providers and senior patients. By doing so, they ensure that seniors feel secure and supported, reducing the need to seek care elsewhere.

To improve or maintain trust between seniors and their doctors, health care leaders can:

Implement initiatives that support the long-term relationships with PCPs that senior consumers prefer. This could include establishing programs that encourage seniors to stay with their PCPs over time, such as loyalty programs that offer incentives for continued care (discounts on services or prioritize appointment scheduling for loyal senior patients).

Invest in technologies that enhance communication and engagement between patients and doctors. For example, implement telemedicine platforms that allow seniors to have remote consultations with their PCPs, especially for routine check-ups or follow-up appointments.

Develop educational resources specifically tailored to the needs of seniors. Provide informational brochures, online resources, or workshops that address common health concerns, promote healthy aging practices and prioritize health literacy. The National Institute for Aging is a great place to start, because it provides easy-to-understand health information specifically designed for older adults.



All health care is local, and you need to figure out how to tap into the community you know. Community resources are about knowing what people are up to or the local dynamics of the population.”

– **John Shaw**

VP, New Product Development and Strategy, Optum Health

Looking to the future, health care leaders must adapt to the preferences of a population that values traditional health care yet is increasingly open to technological innovations. This, coupled with seniors' complex health needs and their desire for independence, is an opportunity to take a more strategic look at the programs, services and tools offered. Organizations need to enhance traditional services while integrating modern technology tailored to senior needs. By prioritizing clear communication, continuity of care and technological inclusiveness, health care leaders can meet and exceed senior expectations. This will create a system that is both prepared for the future and deeply respectful of the aging population's dignity and independence.

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