



Marketing fitness benefits to a generation that never gets old

Medicare Advantage plans are booming. With Americans aging into eligibility at a rapid clip, that runaway growth isn't expected to slow anytime soon. But as members face more options, health plans must evolve how they market supplemental benefits in order to stand out.



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Introduction

Supplemental benefits are a powerful – and perhaps primary – way for organizations offering Medicare Advantage to differentiate their plans amid increasing competition. Vision, hearing and dental benefits are among the most common, but their appeal for members is often dampened by accompanying copays and benefit limits.

Fitness benefits, by contrast, can be a standout supplemental benefit for members and health plans alike. Members delight in free access to vast fitness offerings and wraparound supports, while health plans reap the upsides of stronger member loyalty and the lower health care spend often associated with regular physical activity.

Yet when it comes to understanding which specific features will most entice members, as well as how to market and message those differentiators, the details matter. And that applies as much to your intended audience as it does the available products. Consider, for instance, that Americans aging into Medicare eligibility now have vastly different lifestyles, health concerns, digital literacy and exercise

habits than people their same age 20 years ago. Approaching older Americans as a fixed, monolithic cohort is as outdated and off-putting as many of the stereotypes faced by baby boomers and Gen Xers.

With baby boomers aging into Medicare at a rate of 12,000 per day – and Gen Xers just behind them – health plans must take a nuanced, informed approach when marketing fitness benefits. Here's how.



Appealing to the body and the brain

The insight

Aging Americans are lifelong learners with a keen interest in staying mentally sharp. Gen X is one of the most highly educated generations of the 20th century, achieving a nearly 40% college degree attainment rate.¹ And baby boomers are fueling an uptick in college enrollment among older Americans, sparking a wave of learning programs and EdTech platforms aimed specifically at them.

Yet these demographics may also face greater cognitive decline than previous generations. One study found that baby boomers exhibit a greater degree of cognitive decline as they age, compared with older cohorts, a worrying reversal of the long-term uptick in cognitive function into old age. The decline may extend to older Gen Xers as well, as younger baby boomers demonstrated more significant decline than older baby boomers.²

The strategy

Numerous studies have shown that physical activity and cognitive health are deeply interconnected. Regular physical activity has been shown to improve memory, reduce anxiety and depression, and reduce

the risk of cognitive decline.³ Promoting the body-brain connection is worthwhile, but ideally you'd offer fitness benefits that span and speak directly to both physical and cognitive health. Think: personalized brain-training programs, thoughtfully designed with evidence-based criteria to assist in improving focus, lengthening attention span and ramping up cognitive processing. Some research suggests that participating in mentally stimulating games can stave off the onset of dementia for up to five years.⁴

Members are certainly clamoring for such benefits. Though Medicare only approved the inclusion of memory fitness in 2019 plans,⁵ 1 in 4 plans that offer fitness benefits now offer a memory fitness program – making it the fastest-growing category of fitness benefits.⁶ And when seniors were asked in a 2021 survey what motivated them to switch Medicare Advantage plans, 34% cited a lack of mental training benefit with their current plan.⁷

For a population that views itself as just as vital as it was 20 or even 30 years ago, health plans would be wise to lead not with frightening statistics about potential decline but with an upbeat exhortation to preserve the fiercely independent, freethinking spirit that has long defined these generations.



38%

increase in Medicare Advantage plans offering memory fitness benefits, from 2022 to 2023⁸



1/3

of Americans 65 and older have some level of cognitive impairment.⁹

Trumpeting variety and convenience

The insight

Millennials may sometimes be called the wellness generation, but Gen Xers and baby boomers are certainly no strangers to fitness – including sports and activities once thought too strenuous for older adults. Government data reflects the reality that older adults have become more active: The percentage of Americans between ages 65 and 74 who meet physical activity guidelines more than doubled between 1998 and 2018.¹⁰

Baby boomers may be the most active generation of all, clocking 215 minutes on average weekly for those who are active.¹¹ And Gen X, the smallest demographic segment in the U.S., accounts for a sizable 22% of health club memberships.¹² But there's also wide variety in the ways in which older Americans are exercising. For instance, pickleball's surging popularity is thanks, in part, to seniors, who make up about one-third of core players (who play the sport at least 8 times a year).¹³ Gen Xers are most likely to participate in outdoor sports, with 60.8% reporting a fondness for outdoor recreation.¹⁴ And the proportion of Americans ages 55 to 64 participating in running events, including marathons, has jumped from 10% in 2015 to 16% in 2022.¹⁵



**53% of Gen Xers and
69% of baby boomers**
want to be more physically active.¹⁰



The strategy

When it comes to differentiating fitness benefits, size really does matter. Limited options and inconvenient locations can be deal-breaking barriers. Potential members want assurance they'll be able to access an expansive, diverse gym network that fits their fitness preferences and routines. Keep in mind, this demographic may be just as interested in Pilates or Zumba at a boutique fitness studio as they are weight training or aquatics at a big-box gym.

Virtual, home-based exercise offerings can be just as effective as in-person classes – and far more convenient for those with time or transportation limitations. A flexible fitness benefit that allows members to easily toggle between in-person gym workouts and at-home virtual classes can bolster both benefit use and outcomes. It also signals to would-be members in the shopping stage that the Medicare Advantage plan understands and prioritizes the member experience.

Taking aim at loneliness

The insight

Baby boomers are less socially engaged than people the same age 20 years ago. They're also less likely to be married, are less likely to engage in community activities, and have weaker ties to family, friends and neighbors.¹⁶ Baby boomers are aging alone more than any generation in U.S. history, with 28% of Americans 60 and older living alone. Include older Gen X by looking at Americans ages 50 and older, and the figure swells to 36%.¹⁷ While it's certainly possible to maintain rich, robust social connections without cohabitating, living alone is among the strongest risk factors for feeling lonely.¹⁸

The pandemic only compounded the problem, and for many older Americans the early social isolation seems to have taken a lasting toll. Baby boomers and Gen X report the biggest increase in loneliness, when comparing survey responses in 2020 and 2022.¹⁹ For both groups, loneliness surged more than 220% over the two years, even as pandemic-related restrictions eased.

Loneliness and social isolation carry significant health risks, both large (29% increased risk of heart disease, 32% increased risk of stroke²⁰) and small (heightened

susceptibility to viruses and respiratory illnesses²¹). In a 2023 report, the U.S. Surgeon General warned that the mortality impact of being socially disconnected is greater than the impact associated with obesity and is equivalent to smoking 15 cigarettes a day.²² Yet the inverse is also true: Social connection can positively influence a person's biology, psychology and behaviors – a triple whammy of impact contributing to better health.²³

10%–30%

of older people report feeling lonely much of the time.¹⁸

38%

of baby boomers consider regular physical activity as essential to remaining connected with their peers.¹¹

The strategy

The best fitness benefits are addressing the urgent need for connection by weaving socialization into the very fabric of their programming. Not only can members engage in group fitness activities, they can also socialize via virtual fitness classes and, with some plans, deepen existing connections by granting one person in their family access to the same network of gyms and fitness centers.

The U.S. Surgeon General recently urged health care systems and insurers to integrate social connection into patient care, in part by “educating patients about the benefits of social connection and the risk factors for social disconnection.”²² For health plans offering Medicare Advantage, that might mean explicitly highlighting the social components of available fitness benefits, such as a wide variety of in-person or virtual social activities and events. It can also mean clearly connecting the dots between communal physical activity (i.e., working out in a group setting) to feelings of social connection. One study found that regular participation in exercise events can reduce social isolation and loneliness.²⁴ And with many gyms placing a greater emphasis on communal spaces, such as lounge areas, opportunities to foster friendships can easily extend beyond the workout itself.²⁵

Promoting holistic support

The insight

There's a paradox at play with those aging into Medicare. While the rates of obesity and diabetes are higher among younger baby boomers than their older counterparts, this younger cohort also possesses a high degree of health literacy.²⁶ In other words, they often know what to do, but sometimes struggle to achieve it. Likewise, two in three Gen Xers are classified as overweight or obese. Yet surveys show Gen Xers are far more likely to adopt a weight-loss diet (51% compared with 40% of Americans overall), and they're highly attuned to the ways in which their food choices impact their health.²⁷



The strategy

Dubbed “trailing edge” boomers by Deloitte, Americans ages 55 to 64 report a heightened interest in services that support them outside of the traditional health care system, such as access to fitness coaches and nutrition guidance.²⁸ Health plans looking to differentiate their fitness benefits would be wise to address the clear desire for more holistic, whole-person support, such as grocery services and delivery of healthy, dietitian-designed meals.



Nearly 10%

of Medicare enrollees ages 65 and older experience food insecurity.²⁹



Emphasizing digital ease



The insight

While technology may still stir trepidation for some senior Americans, research shows that baby boomers are more than comfortable using technology. In fact, the share of U.S. adults who own a smartphone or tablet and use social media has climbed steadily in the past decade.³⁰ And the gap that remains between the youngest and oldest adults has narrowed significantly.

When looking specifically at health, 42% of younger boomers are significantly more likely to use technology to measure their fitness and health improvement goals, compared with 26% of older boomers and 19% of older Medicare members.²⁸ This younger cohort also sees a clear connection between digital tools and positive outcomes, with 74% saying their use of fitness or health devices led to a great deal or moderate amount of behavior change. About half (49%) of older Medicare enrollees reported similar upsides.

The strategy

Technology may be table stakes for modern health plans, but that doesn't mean all digital experiences are equal – and potential members know it. Health plans can help set themselves apart by reviewing their fitness benefits to ensure they feature seamless, streamlined digital support tools, such as:

- A mobile-responsive web experience
- A user-friendly app
- A vast streaming library of fitness videos

Marketing messages should emphasize the ability to access fitness benefits both virtually and in person, and the online enrollment process should be as painless as possible. For digitally savvy, newly eligible Medicare members, this process is a digital front door of sorts, and any stumbles at the threshold may result in them seeking a different plan entirely.

The fitness advantage

For a number of cultural and social reasons, few generations are as uniquely positioned to benefit from a well-tailored, comprehensive and high-touch fitness benefit as today's older Americans aging into Medicare eligibility. Baby boomers and Gen Xers have experienced countless changes across several tumultuous decades:

- Economic headwinds that have shaken their finances and their futures
- The rapid rise of technologies that they have largely embraced, but which remain no less world-transforming
- A seismic shift in the nation's collective understanding of what words like health, longevity and wellness truly mean

As they age into Medicare, these older Americans deserve a fitness benefit that speaks to their needs and preferences, while offering holistic support and empowerment. Health plans can differentiate themselves in an increasingly crowded Medicare Advantage landscape by delivering just that.



If you're looking for a proven partner that can attract and retain more plan members while lowering health care costs, visit optum.com/onepass.



Spotlight: One Pass™

One Pass is a proven Medicare fitness benefits partner and a total solution for mental, social and physical well-being. It combines the industry's largest Medicare gym network spanning more than 26,000 fitness locations. Its extensive digital fitness library and cognitive and social offerings help meet seniors' unique needs.

2.4x

more members aging into Medicare perceive One Pass as the better solution vs. the leading competitor.³¹

72%

of product users were more likely to renew their Medicare membership because of the One Pass benefit.³¹

\$250

less health care spend annually for One Pass members who use the benefit twice a week.³¹

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