

RALLY®

---

# Why a Holistic Approach to Medicare Fitness Benefits Matters



**“Senior” is a static word, the definition of which hasn’t changed for decades. But who seniors are is always evolving.**



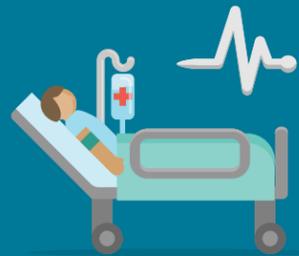
COVID-19 has accelerated the trends that have uniquely shaped today’s seniors — namely, improved digital dexterity, boutique studios and fitness classes, and heightened attention on mental and social health. Medicare payers that want to meet this population’s needs must likewise evolve their offerings, and approach Medicare fitness benefits through a holistic lens.

---

RALLY®

# Web of Wellness

Payers looking to maximize the benefits of Medicare fitness programs, take note: Research is clear that seniors' physical, mental, and social health are connected.



## 68%

**increased risk of hospitalization** among seniors with heart failure who experienced high levels of social isolation, compared with those without.

They also had a **57% increased risk of ED visits and a 3.5 times greater risk of death.**



## 2x

**higher likelihood of developing dementia and Alzheimer's disease** for sedentary seniors, compared with seniors who walk two-plus miles daily.

Active seniors also report **significantly higher happiness and life satisfaction scores** than seniors who are inactive.



## \$11k

**higher annual health care costs** for seniors with depression and a chronic condition, compared with those with a chronic condition but no depression.

It's **estimated that 15% to 20% of seniors have depression.**



## Supercharging the Status Quo

**While older adults have largely maintained their physical activity** during the pandemic, large swaths of the senior and aging-in demographic report that their emotional and social well-being has declined during COVID-19. Recent Rally research shows that depression among older adults is on the rise, as is anxiety, sleep disturbances — and even cognitive issues, such as memory and task performance.

For payers looking to move the needle on senior engagement and population health, COVID-19 has underscored the need to take a holistic approach. Payers would be wise to offer a senior fitness program that spans not only physical activity but also emotional and cognitive well-being. Here's how.



# Make Movement Ultra-Accessible

**Physical activity is the cornerstone of a senior fitness program**, with good reason. Regular exercise can help delay, prevent or manage many costly chronic diseases faced by older adults, including diabetes, heart disease, and certain types of cancer. It's estimated that lack of physical activity drives **\$117 billion annually** in related health care costs. And, for older adults, a 2020 study in the **American Journal of Preventive Medicine** found that a 10 percentage-point increase in physical activity was associated with 1% reduced costs in Medicare Parts A and B after three years.

Still, payers offering senior programs must scratch below the surface and ensure the offerings are both varied and vast. While seniors of decades past might have been satisfied trekking across town to visit a cookie-cutter gym, today's older adults crave personalized fitness that's tailored to their interests and busy schedules.

“ For older adults, a **10 percentage-point increase** in physical activity was associated with **1% reduced costs** in Medicare Parts A and B after three years. ”

## Payer Playbook



### Look for a large network:

**Research shows** commutes and visit frequency are closely associated: People who go to the gym once a month travel a median distance of 5.1 miles, while those who go five or more times a month tend to travel just 3.7 miles. To really bolster usage, seek out a large network that gives seniors a hyperlocal option.



### Maximize choices:

A spry 65-year-old gym rat and an 85-year-old recovering from hip surgery have very different fitness needs — so why do many Medicare fitness programs offer them the same slate of options? Only 10% of seniors surveyed report that their current fitness benefit includes boutique studio offerings, Rally research shows.



### Make virtual a must-have:

Many seniors have started taking more online and in-app fitness classes since the pandemic started. And while some will certainly shift back to in-person gym visits, the overall shift toward digital options is expected to stay and may help boost exercise frequency.



### Lean into technology:

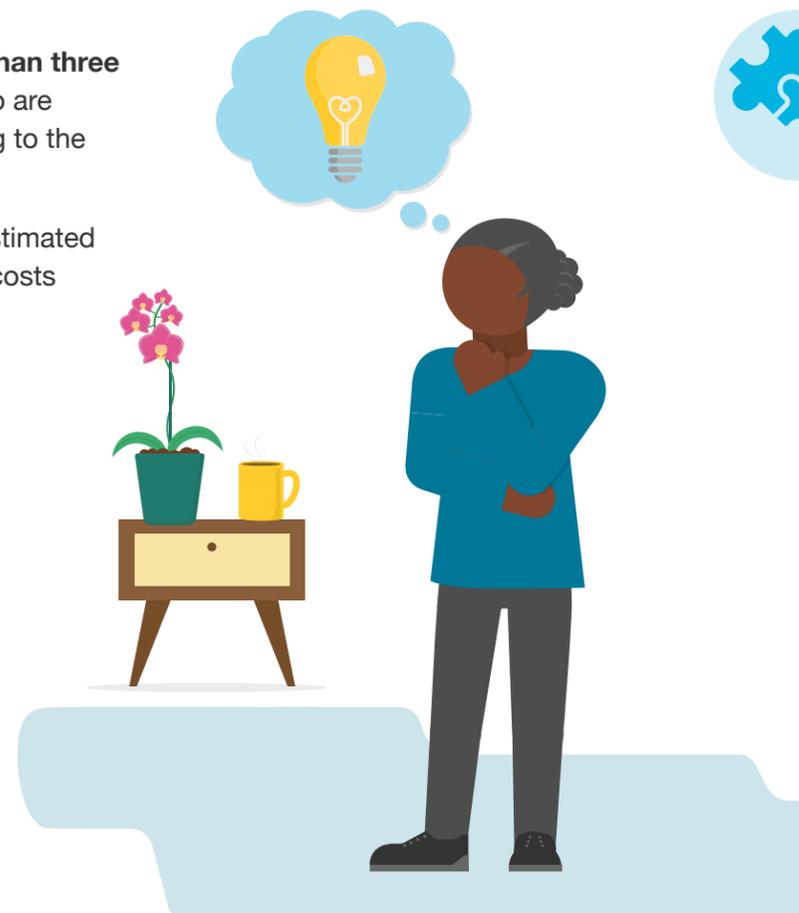
**Six in 10 seniors** say they've leaned into technology more during the pandemic. Digital offerings, such as online social groups and virtual events, can help seniors stay connected and active.

# Create a Cognitive Toolbox

Seniors are increasingly interested in tools that support their cognitive health, but many fitness programs targeted to this demographic either overlook mental acuity entirely or settle for lackluster offerings. This miss in the market is a real opportunity for payers to differentiate their plans with a more holistic offering.

The focus on cognitive health isn't only an opportunity for market differentiation, but also potentially a means to lower health care costs. Research shows that cognitive decline can have a profound impact on an individual's overall health. For people with chronic health conditions, such as diabetes, chronic obstructive pulmonary disease (COPD), kidney disease, or arthritis, also having dementia is associated with **higher use and costs of health care services** than people who have these chronic conditions without dementia.

- People with cognitive impairment report **more than three times** as many hospital stays as individuals who are hospitalized for some other condition, according to the Centers for Disease Control and Prevention.
- In 2021, Alzheimer's and other dementias are estimated to cost the nation **\$355 billion**. By 2050, these costs could rise to \$1.1 trillion.
- Adults are **more than twice as likely** to fear losing their mental capacity (62%) as their physical ability (29%).



## Payer Playbook



### Seek out a plan with cognitive training services:

Fewer than 10% of older adults report having access to such a service with their current coverage, but among those that do satisfaction is high (70%), according to a Rally survey.



### Push for personalization:

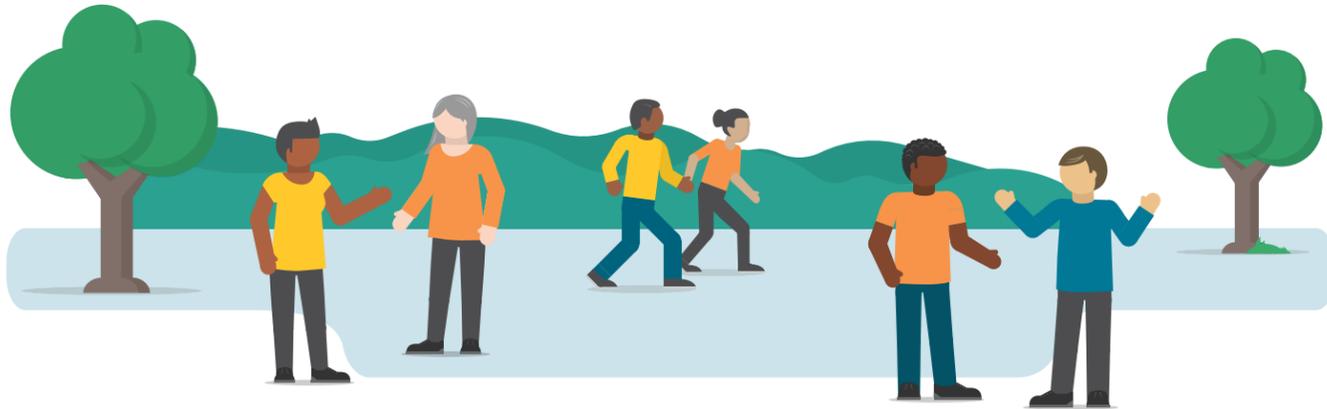
Much like with physical and social well-being, older adults want cognitive exercises that are both varied and tailored to them. That means perfunctory games aren't enough to capture or sustain their attention. Look for cognitive training services that offer more, such as tailored exercises and in-depth articles on the science of brain health.



### Offer the services broadly:

Yes, age is the biggest risk factor for cognitive decline. But it's a mistake to think that only older seniors might be interested in cognitive training. Rally's research shows that younger seniors also use brain games to help manage stress and anxiety.

“ **36%** of older adults report they'd consider enrolling in a health plan if it included a **cognitive benefit**, such as games and tailored exercises, according to a Rally survey. ”



# Seed Social Opportunities

**Loneliness and isolation have long lurked around the edges of aging:** Everything from hearing loss and chronic health conditions to loss of family and living alone can make it harder for older adults to avoid social isolation. But the pandemic threatened to push many to the breaking point. As COVID-19 begins to recede, seniors are prioritizing their social connections, and payers who make social health a central part of a holistic health benefit may see real market differentiation.

- **37% of older adults** say they feel a lack of companionship and 46% report feeling isolated during the pandemic
- **4x increased risk of death** among heart failure patients who also experience loneliness, compared with their peers. In the study, loneliness also drove up emergency department visits and hospitalization.

“ Social isolation and loneliness are associated with a **50% increase** in dementia risk, a **29% increase** in heart disease risk, and a **32% increase** in stroke risk. ”

## Payer Playbook



### Promote the social side of fitness:

Rally research shows that seniors who attend in-person and online gym offerings are significantly more likely to have improved social well-being since the pandemic started, compared with less active older adults.



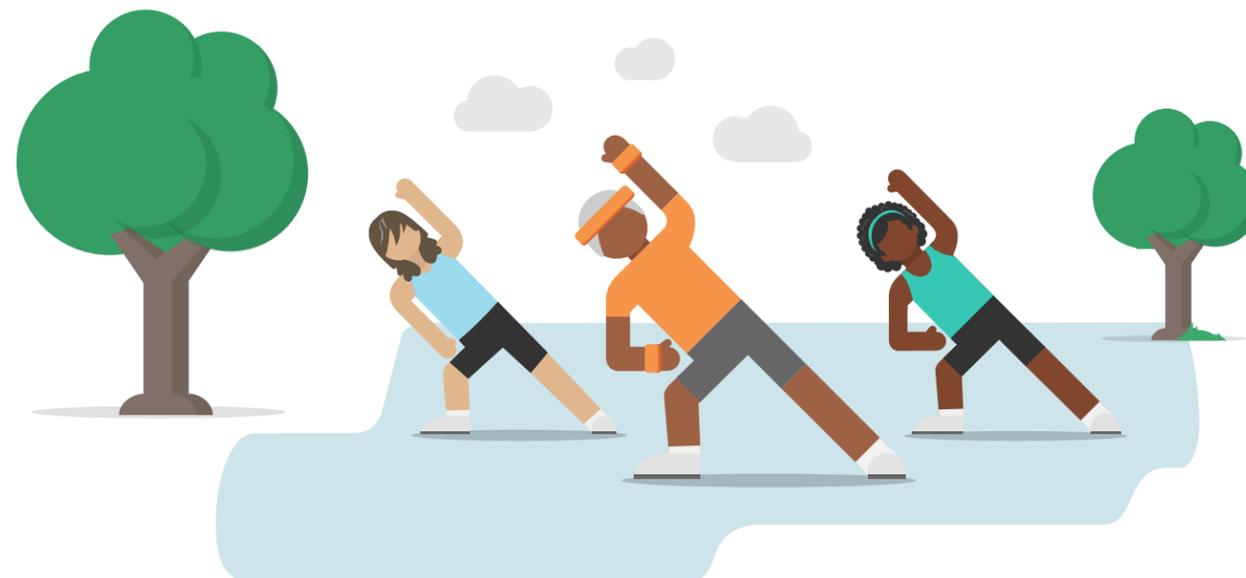
### Extend social fitness online:

When seniors connect over prioritized fitness, that connection doesn't have to end at the gym's walls. For today's increasingly tech-savvy senior, digital offerings provide a portal for ongoing connection and friendly health challenges.



### Prioritize events:

Working up a sweat is but one way that seniors want to increase their wellness. They're also interested in health and wellness topics — whether that means sleep seminars, cooking clubs, attending guest lectures, or learning about the newest health trends. To meet that demand, look for a senior fitness benefit with robust member communities that offer a wide variety of in-person and virtual health events.



## How Rally Pass Can Help

**For many seniors, the pandemic upended daily routines and default preferences.** And it's clear that returning to the status quo simply won't suffice for many. As health care executives begin to plan for a post-pandemic reality, it's clear that approaching senior fitness benefits through a holistic lens can be a differentiator — that may both boost member usage and reduce health care spend.

Rally Pass is a proven fitness benefits partner and a total solution for mental, social, and physical well-being. Rally Pass includes access to the largest gym network in the Medicare fitness industry, on-demand and live virtual classes, thousands of free wellness events, and an online brain health program.

Rally Pass doesn't only deliver for members; we're payer-focused, too. Tiered pricing options allow payers to offer the right gym network for their population. We offer comprehensive support for seamless start-up and execution, including ongoing marketing assistance for member engagement campaigns.

Because we're well-versed in tailoring web and mobile experiences, payers are able to leverage their plan's branding to build equity, preference, and differentiation with both members and prospects. We understand the power of partnership. And Rally Pass is here to partner with you in meeting seniors' holistic health and fitness goals.

**We're not offering the same-old same-old, and seniors have noticed. Rally research shows:**

**72%**

of product users surveyed were more likely to renew their Medicare membership because of the Rally Pass benefit

**1.3x**

more Medicare members surveyed with the leading competitor's fitness benefit perceive **Rally Pass as the better solution**

**\$250**

less health care spend annually for Rally Pass members who use the benefit twice a week

**2.4x**

more survey respondents aging-in to Medicare perceive **Rally Pass as the better solution** versus the leading competitor's fitness benefit



### Get Started

For a tailored demonstration of how Rally Pass can help set your plans apart and make a meaningful difference in your senior members' health, visit [www.rallyhealth.com/rallypass-medicare](http://www.rallyhealth.com/rallypass-medicare)



Rally, part of the Optum business of UnitedHealth Group, builds consumer-centric digital solutions and experiences that make staying healthy and getting health care more accessible and less costly for everyone. Rally's solutions enable health plans, employers, and care providers to engage individuals in their health with personalized digital experiences such as Rally Pass for Medicare, which supports seniors' physical, mental and social well-being. For more, visit [www.RallyHealth.com](http://www.RallyHealth.com).

**RALLY**<sup>®</sup>