



As more  
older adults  
want to age  
independently,  
specific services  
can help them  
live their best  
lives

## Overview

Aging independently is a desire many people express no matter where they live around the world. And while the desire is strong, making aging in place a reality for those who want it requires a significant effort among individual caregivers, professional healthcare providers, affiliated healthcare services and healthcare organizations, including hospitals, health plans and standalone medical facilities.

Research shows aging in place has many benefits for older adults, the most important of which is that they can remain independent in comfortable, familiar surroundings, including their own homes and communities. Living at home enables older adults to be close to the family, friends and neighbors they depend on for support. Older adults can utilize familiar community services, such as libraries, shopping malls, parks, recreational programs and community centers. Remaining involved in the community while interacting with various age groups helps older adults remain engaged and physically active, which can have a positive impact on health outcomes.

---

“The ability to live in one’s own home and community safely, independently, and comfortably, regardless of age, income, or ability level.”<sup>1</sup>

---

During the pandemic and the requisite social distancing, many developed a new appreciation for spending time at home with family, friends and pets. The COVID-imposed isolation forced many older adults to remain in their homes more than they would have under normal circumstances. Nevertheless, the events of the past two years have persuaded more older adults to explore the idea of aging in place. As the pandemic wanes, the desire of older adults to age in place will remain high. “The COVID-19 pandemic created uncertainty about safety in public spaces and caused many older adults to spend more time at home. More than 1 in 4 older adults said they feel safer at home than years prior,” according to a January 2021 survey by American Advisors Group (AAG). Of 1,521 survey participants aged 60 to 75, 55% of respondents said they “have no desire to move and plan on living in their current home for the rest of their lives.”<sup>2</sup>

55%

of older adults want to remain in their current home as they age<sup>2</sup>

28%

of older adults say they feel safer at home than they did before the pandemic<sup>3</sup>

## Challenges

The costs of aging in place—financial, physical and psychological—often are substantial. When left unchecked they have the potential to severely and negatively affect an older adult’s ability to

remain at home. “Loneliness and social isolation in older adults are serious public health risks affecting a significant number of people in the United States and putting them at risk for dementia and other serious medical conditions,” according to the Centers for Disease Control and Prevention (CDC).

Older adults must contend with significant, ongoing pressures that affect their health and well-being. Between health plans and loved ones, there’s an opportunity to lessen the issues described by the CDC and make aging in place a real possibility for many older adults.

Healthcare organizations must look toward expanding outreach—non-emergency medical transportation (NEMT), remote patient monitoring, meal service and personal care—in such a way that improvements are made in minimizing:

- Isolation
- Lack of Transportation
- Personal Care
- Food and Nutrition

Indeed, helping older adults travel to necessary medical appointments to help mitigate the effects of existing medical conditions presents considerable challenges. Many older adults no longer drive, and public transportation is not accessible or convenient in many areas. While some older adults may use taxis or rideshare services, these are expensive options that can be costly for older adults. Family members or friends often step in to provide transportation, however this poses its own challenges, including scheduling conflicts for working families.

Difficulty securing convenient, reliable transportation to healthcare appointments is but one impediment to fully realizing the objective to live independently.

### Challenges to Aging in Place



Finding consistent, compassionate personal care is another issue for older adults. A June 2021 study from the Center for Retirement Research at Boston College explains, “Lifetime experiences from 65-year-olds...indicate that about one-fifth will need no support as they age, and one-quarter are likely to experience the type of severe needs that most people dread” (long-term services and supports). The study also found that “In between these two extremes, 22 percent will experience minimal needs...and 38 percent will experience moderate needs.”<sup>5</sup>

Minimal and moderate needs for older adults aging at home may include assistance keeping track of which pills and other medications to take, when to take them and when to refill prescriptions. Older adults may require physical therapy, wound care or management of chronic diseases. Some need help with personal hygiene or basic housekeeping. Even the most independent older adults may need help with home maintenance and repairs.

Nutrition is a concern as well. Older adults may need assistance with grocery shopping, planning and preparing meals. Many older adults, struggling to make ends meet while aging in place, may not have enough money to purchase nutritious food and may not know they are eligible for government assistance.

Malnutrition in older adults can exacerbate chronic and acute conditions, making aging in place nearly impossible. Poor nutrition can cause a variety of health issues, including:

- A weak immune system increases the risk of infections
- Poor wound healing
- Muscle weakness and decreased bone mass can lead to falls and fractures
- A higher risk of hospitalization
- An increased risk of death

## Solutions

A concerted effort among healthcare organizations, affiliated healthcare service providers and community groups is necessary to ensure older adults have the opportunity to age in place. The healthcare industry has an opportunity to help its customers while lowering healthcare costs and improving operations. The solution to aging in place requires the synergy of several healthcare services and providers that must be synchronized through data sharing and technology.

Although some older adults face challenges when it comes to technology, currently available devices can make it easier for them to age in place. “Technology will be increasingly important...with aging-in-place likely made easier by virtual assistants like Alexa, video chat platforms like Skype or FaceTime, telemedicine, robotic caregivers and wearable devices that monitor indicators such as falls,” according to Deborah Carr, chair of the sociology department at Boston University.<sup>7</sup>

As we have seen during the pandemic, telemedicine and remote patient monitoring devices are helping to reduce the need for in-person medical appointments, while improving the health plan member experience. The Wall Street Journal quotes Dr. Katy Fike, a gerontologist and partner in Generator Ventures, a venture-capital firm focused on aging, who says, “The most dramatic change under way is the growth in telemedicine, facilitated in part by Medicare’s decision since March to expand reimbursement to doctors for virtual visits. Wearable devices and diagnostic tests for home use will provide doctors with key information, including patients’ blood pressure and weight, and pave the way for better remote patient monitoring.”<sup>8</sup>

Older adults who are no longer able to drive need easy access to transportation options that provide door-to-door service to medical appointments. This type of transportation is called “non-emergency

medical transportation” or NEMT. Some older adults may need occasional transportation to a physician’s office or clinic, while others require repeat visits to the same facility for cancer or dialysis treatments. To help older adults get to where they need to go, payers may contract with a transportation broker who can provide NEMT services.

Personal care is another important consideration for older adults aging in place. As referenced above, individual older adults may have minimal, moderate or severe needs. Providers of personal services need to be flexible in providing services tailored to individual needs.

Personalized services range from support for activities of daily living to help managing chronic conditions. Older adults may need visits for a few hours daily or occasionally throughout the week. They may even require full-time, live-in, around-the-clock care. These services may be short-term or long-term. It’s important to ensure that personal services meet each individual’s needs and, importantly, adapt over time.

Technology, including remote patient monitoring devices, can supplement in-home visits and help address acute and chronic conditions. Devices available today are highly sophisticated and enable real-time or near-real-time monitoring. Devices monitor vital signs and can be set up to report each morning to a clinical support team, which follows up with the patient’s care provider if necessary. Automated medication dispensers provide audio and visual reminders for when it’s time to take medications, simplifying the management of multiple medications and reducing the risk of missed or double doses. These devices can also include 24/7 live monitoring for a clinical support team to follow up with the patient or caregiver.

An in-home medical alert system that can be worn or carried allows older adults to call a family member, friend or emergency response service if they need assistance. Family members can set up in-home alarm systems to monitor temperature and lighting in the home as well as when a loved one gets out of bed, opens the refrigerator or uses the oven. They can also monitor when caregivers arrive and leave.

A final consideration is nutrition. Flexible meal delivery options support older adults who have difficulty planning and preparing meals on their own. Along with ensuring meals are appealing and nutritious, meal services should offer flexible options customized to individual preferences, allergies, dietary restrictions and medical or religious needs. Ease of ordering and front-door delivery are key to ensuring that older adults receive meals when they need them.

## **Future State**

Today’s older adults are more interested than ever in remaining in their homes and living independently. For that reason, Medicare and Medicaid programs should consider adjusting payment structures to support this desire.

“You will see a lot more focus on aging at home and figuring out how to shift the financial incentives to make that work,” says Ezekiel Emanuel, vice provost of global initiatives at the University of Pennsylvania, in the Wall Street Journal.<sup>9</sup>

To offer a full independent living experience, these complementary services should be considered as standard practice:

- Safe, reliable transportation to medical appointments
- Nutritious, customized meal plans
- Comprehensive, empathetic personal care services
- Remote monitoring devices

In the post-COVID world, living independently will be the first choice for many older adults. It's now up to federal programs such as Medicare and Medicaid, and the providers that work with them, to understand the financial, operational and psychological impacts of aging in place and how, working together, they can implement the most cost-effective programs to make it possible for older adults to remain in their own homes as they age.

---

## Sources

<sup>1</sup> <https://www.cdc.gov/healthyplaces/terminology.htm>

<sup>2</sup> <https://www.aag.com/post2020survey/>

<sup>3</sup> <https://www.aag.com/post2020survey/>

<sup>4</sup> <https://www.cdc.gov/aging/publications/features/lonely-older-adults.html>

<sup>5</sup> <https://crr.bc.edu/briefs/what-level-of-long-term-services-and-supports-do-retirees-need/>

<sup>6</sup> <https://www.mayoclinic.org/healthy-lifestyle/caregivers/in-depth/senior-health/art-20044699>

<sup>7</sup> <https://khn.org/news/what-the-2020s-have-in-store-for-aging-boomers/>

<sup>8</sup> <https://www.wsj.com/articles/how-covid-19-will-change-aging-and-retirement-11605452401>

## Learn More

To get more information on the ways Modivcare can help address these challenges and others among your members, contact us today.

**Contact us today**