



BlueCross BlueShield
of Montana

WHITE PAPER

Prioritizing the wellbeing, experience and longevity of the aging workforce.



THEY ADD GREAT VALUE
TO YOUR BUSINESS.
ADD VALUE TO
THEIR BENEFITS.



41% of Americans
expect to work beyond
age 65.

People are working longer. The right support goes an even longer way.

We're in a new era when it comes to the workforce. With 41% of Americans expecting to work beyond age 65,¹ the aging population is a growing area of importance for employers. When we look more deeply at this aging workforce, two things are true:

- The unique knowledge and stability they bring to organizations is highly valuable
- As they age, they engage differently with health care benefits and support

Older employees often lend great value to organizations. In addition to their years of tenure and the deep insight they bring to their role, they can also play a key part in preserving organizational culture. While the health care costs of older employees may be higher, it's important for employers to weigh these costs against those of recruiting and training new employees. Though there is a time and place for new talent, losing these valuable — if more intangible — benefits with older employees may be too high a cost.

1 in 4

About one in four people 65 and over

are still in the U.S. workforce.

About one in four people 65 and over are now in the U.S. workforce. **Older workers will soon be the fastest growing segment of the workforce, yet only 15% of businesses have developed plans for the aging population.²** This means traditional benefits design may not be as appropriate for everyone in the workforce as we look ahead. With older employees in mind, employers need a truer understanding of the complexities that come with aging and better ways to navigate them, as well as expanded holistic support and tailored engagement to the full journey of older employees. Looking through this empathic lens while designing health care benefits can help prove to older employees that their experience truly counts.

Navigate complexity while retaining expertise.

Aging comes with unique health challenges and benefits for both employees and employers. Those who have been in their role for longer have likely gained valuable confidence and expertise in their duties, which is beneficial for everyone. But being an older employee also comes with more complexities to navigate — such as ageism in the workplace and Medicare coverage. It's up to employers to provide the support needed for them to thrive as team members.

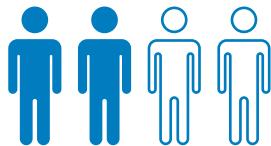




Ageism in the workplace is all too common, even with the growing presence of older employees. In fact, about two-thirds of workers aged 50-plus have reported seeing or experiencing age discrimination in the workplace.³ Beyond being unsympathetic and based on outdated and incorrect belief systems, ageism has tangibly negative effects on organizations. **The mental and physical health consequences associated with ageism — such as cardiovascular disease, stress and chronic respiratory disease — come with a large price tag, estimated at \$63 billion over a one-year period in the United States alone.⁴** If employers do their part to combat stigma and ageism in the workplace, they create better health outcomes for their employees and a more profitable environment for their company. This can mean reminding employees that ageist comments and acts are against company policy, encouraging older employees to be honest about their needs and fostering an inclusive and accommodating office environment for everyone.

2/3 of U.S. workers over age 50 have seen or experienced age discrimination in the workplace.

In addition to navigating ageism, many older employees have the additional challenge of making sense of Medicare coverage, the nuances of which are notoriously difficult to understand. According to a recent survey, two in five adults aged 65 and older say Medicare is overwhelming and confusing.⁵ Older employees need guidance to determine where Medicare benefits fit in with their employer-sponsored benefits. Employers have an opportunity to leverage care management services through their health plan partner to guide them through this confusion and help them arrive at the best situation for their unique needs.

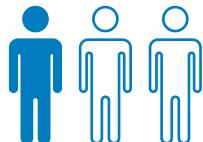


About $\frac{1}{2}$ of all cancer cases are diagnosed in people 66 and older.

Employees age, adapt and advance. So should their health care support.

As we age, our health care needs change with us. Chronic and complex conditions such as cancer and cardiovascular disease can become more common with time. In fact, about half of all cancer cases are diagnosed in people 66 and older.⁶ Though aging is a privilege, the ability to navigate these health care challenges shouldn't be. **Employers need to keep the changing needs of older employees in mind throughout the benefits design process to offer the holistic support that will meet those needs.**

Cancer and cardiovascular disease, especially, require high-touch, end-to-end support along every step of the health care journey. And given that about one-third of older adults have some form of vision problems or loss by age 65,⁷ and one-third of older adults have hearing loss,⁸ employers should ensure additional benefits are available that address these problems simply and head-on.



Over $\frac{1}{3}$ of U.S. adults aged 50 to 80 feel lonely.

Older employees may also be navigating shifting social experiences that require attention from employers, as well. For instance, over one-third of adults aged 50 to 80 feel lonely, and nearly as many feel isolated.⁹ Several recent studies show that older adults experiencing this are at higher risk for heart disease, depression and cognitive decline.¹⁰ Robust behavioral health support is crucial for addressing these issues, and employers should confirm with their health plan partner that it's in place — both in-person and virtually, if possible — for their workforce.



Honor their skills with tailored engagement.

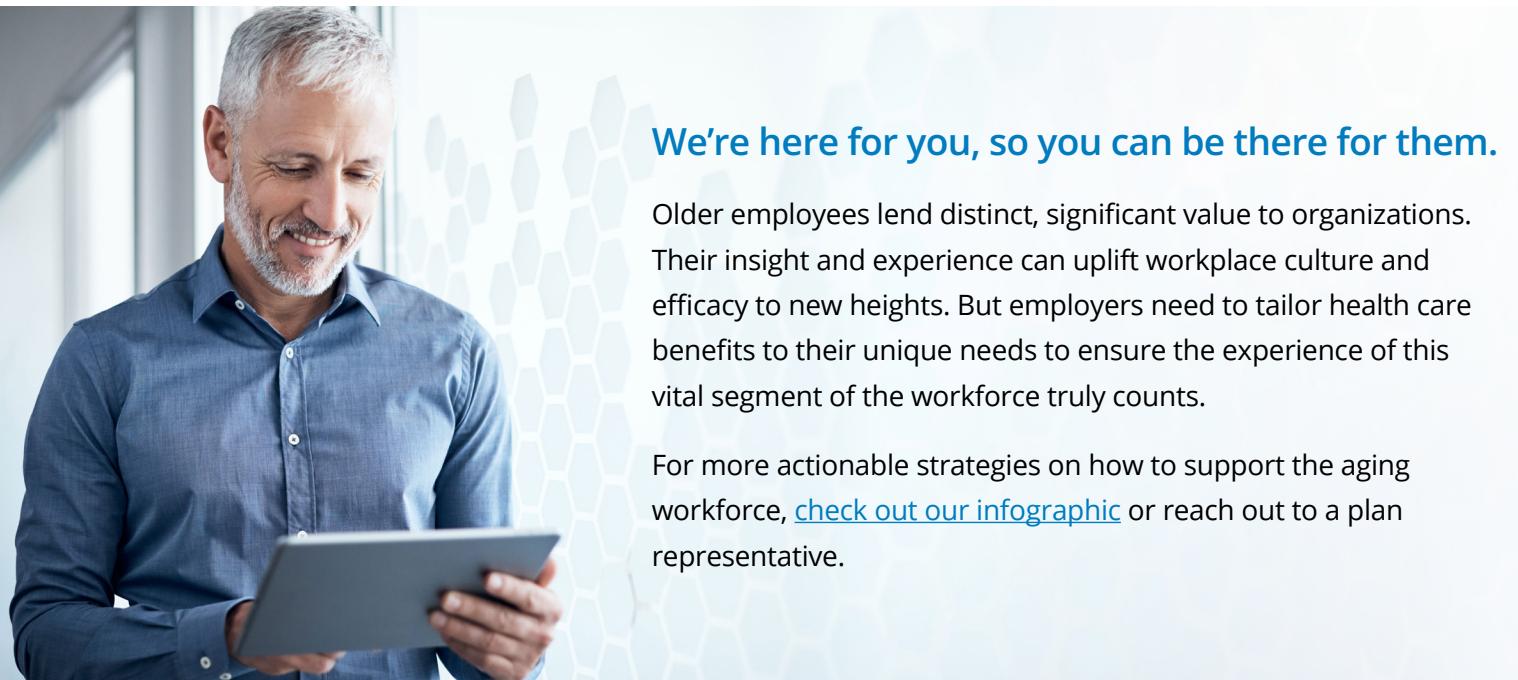
Since our health care needs change as we age, the way we engage with our health care will naturally evolve at the same time. Employers should prioritize older employees' engagement experience in specific, purposeful ways to support better outcomes and bolster their ability to be their best selves both in and outside of the workplace.

Encouraging early, proactive and preventive care is a key step in supporting a healthy aging process. **A 2021 study found that getting regular checkups helps doctors catch chronic diseases early and can help patients reduce risk factors for disease, such as high blood pressure and cholesterol levels.¹¹**

With robust preventive care options in place — and helpful reminders to utilize them — older employees will be given the best chance at spending this time in their best health.

But preventive care is only one piece of the health care benefits puzzle. Aging looks different for everyone, and benefits need to be customized to every unique working population's needs. For example, older adults are generally less willing to use telehealth than the overall population.¹² While telehealth is important to have in place for everyone, employers should converse openly with their workforce and ensure that their in-person network is also strong, and that older employees feel they have all of the options they need to make the most of their benefits.

Other important engagement strategies can occur in real time at the workplace. Employers can be active in supporting healthy eating choices, for example. Much research shows that eating fresh produce, whole grains, healthy fats and fish may have a positive impact on health.¹³ One way to set up the entire workforce for a healthier aging process could be to subsidize smart eating choices, such as covering the cost of salads. Any strategy that makes it easier for older employees to choose the healthier option will demonstrate that their experience and presence at work are valued.



We're here for you, so you can be there for them.

Older employees lend distinct, significant value to organizations. Their insight and experience can uplift workplace culture and efficacy to new heights. But employers need to tailor health care benefits to their unique needs to ensure the experience of this vital segment of the workforce truly counts.

For more actionable strategies on how to support the aging workforce, [check out our infographic](#) or reach out to a plan representative.

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