



Meeting the Growing Demand for Age-Friendly Care: Health Care at the Crossroads

Executive Summary

The American health care system is encountering the age wave. The rapidly expanding population of older adults needs more and better care to support their longer lives, and the system is not keeping pace. The entire health care system—providers, hospitals and clinics, insurers, community and emergency services, government agencies and policy makers, pharmaceutical and medical device makers, housing and transportation sectors, tech companies, retailers, and employers—should all understand the forces at work, how older adults experience the system, and what they can do to make the system more age-friendly.



Five Forces Disrupting/Transforming Health Care Today

Five powerful and growing forces are converging to put unprecedented pressure on the health care system, especially its ability to meet the needs of older adults. Together, these forces are driving the system to a crossroads, an opportunity to set new direction.

1. The Age Wave—Dramatic Demographic Shifts.

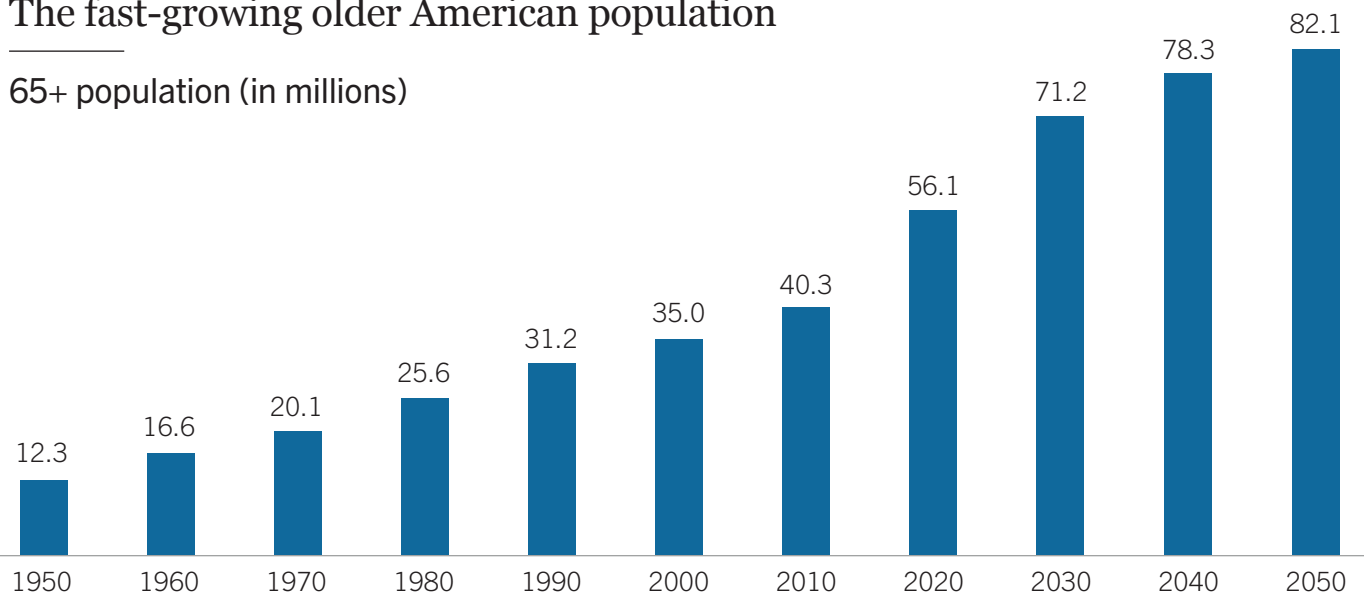
The health care system has not increased its capacity and capability to meet the needs of the fast-growing number of older adults in the U.S., fueled by the aging of over 70 million Baby Boomers. Older adults already consume a disproportionate portion of health care services, and this demand will only grow.

2. The Healthspan-Lifespan Gap. The average American spends their last dozen years coping with poor health, often due to a mix of chronic conditions and functional limitations. This health gap places further demands on the health care system. Closing it would dramatically improve the care and well-being of older adults.



The fast-growing older American population

65+ population (in millions)



Source: U.S Census Bureau, 2020; U.S. Census Bureau Population Projections, 2023

“Policy makers, business leaders, and the health care sector must urgently prepare for older adults making up a large and growing percentage of the U.S. population.”

— Ken Dychtwald, PhD
Co-Founder and CEO of Age Wave

3. Fragmentation, High Costs, and Inequity in Health Care.

Too many Americans, and especially older adults, struggle to navigate the system and pay for their out-of-pocket health care costs, and too many are denied access to quality care. These deep-rooted structural barriers to improvement must be addressed.

4. Health Care Workforce Shortages. Shortages of physicians, nurses, and long-term care workers are intensifying in the face of growing demand with the wave of health sector retirements. A scarcity of qualified professionals guarantees that today’s health care system will be inadequate for tomorrow’s older population. New aging-related competencies and improved approaches to care need to be implemented now.

5. Advances in Medical Science, AI, and Health Care Delivery.

Enormous progress is being made in treating diseases related to aging, while emerging technologies, including AI, can potentially transform the delivery of health services. This can help mitigate the impact of the other four forces, but only if new treatments and methods are accessible, affordable, and focused on increasing healthspans.


1 in 4
hospitalized
Medicare patients
experiences harm
during their stay



“There are many innovative approaches to help older adults live every year to its fullest, not just increase the number of years they live.”


— Terry Fulmer, PhD, RN, FAAN,
President of The John A.
Hartford Foundation

The Urgent Demand for Change

It's become a mantra that America has a sick care system, not a health care system. That diagnosis rings true. By objective and comparative measures, the American health care system performs poorly, especially in its service to older adults. While the U.S. spends the most per capita on health services, it ranks only 50th in the world in lifespan and, even worse, 68th in healthspan. Without significant changes, performance will continue to degrade. With proper and necessary changes, we all could live better longer.

At this crossroads, we must be willing to rethink the fundamentals and innovate on multiple fronts. We envision opportunities and positive developments in:

- **What** clinical advances can do in terms of prevention, diagnosis, and treatment of the major conditions associated with aging.
- **Who** delivers care and the critical role of nurse practitioners, physician associates, aides, pharmacists, community health workers, family caregivers, and self-care.
- **Where** care is delivered, with the creation of more local clinics and in-home diagnosis and treatment.
- **How** care is delivered, including, telemedicine, wearable devices, and health management portals and apps.


Only **10%**
of medical schools
require geriatric
rotations

—
96%
require pediatric
rotations





Health and Health Care Redefined—Survey Results

To explore specific needs for improvement, we commissioned The Harris Poll to survey over 5,000 adults in the U.S., half of them age 65 and older, about their experiences, attitudes, hopes, and worries regarding health and health care. What the older adults had to say can serve as a compass for how the system can better serve everyone.

How Older Adults View Their Health

Older adults are nearly unanimous that “healthy” means “being able to do the things they want to do.” It’s about the ability to function as much as, or even more than, freedom from disease. Functional limitations can often compromise everyday activities more than chronic health conditions do.

Living longer means more room for what people enjoy, starting with spending time with family and friends. But longevity can also cause worries, including coping with frailty and cognitive decline. Alzheimer’s is by far the most feared condition in later life.

Older adults know what they should do to help themselves stay healthy: exercise, nutritious diet, social connections, and purposeful activities. But we see a gap between intention and action—knowing what to do and doing it. There’s much room for improvement.

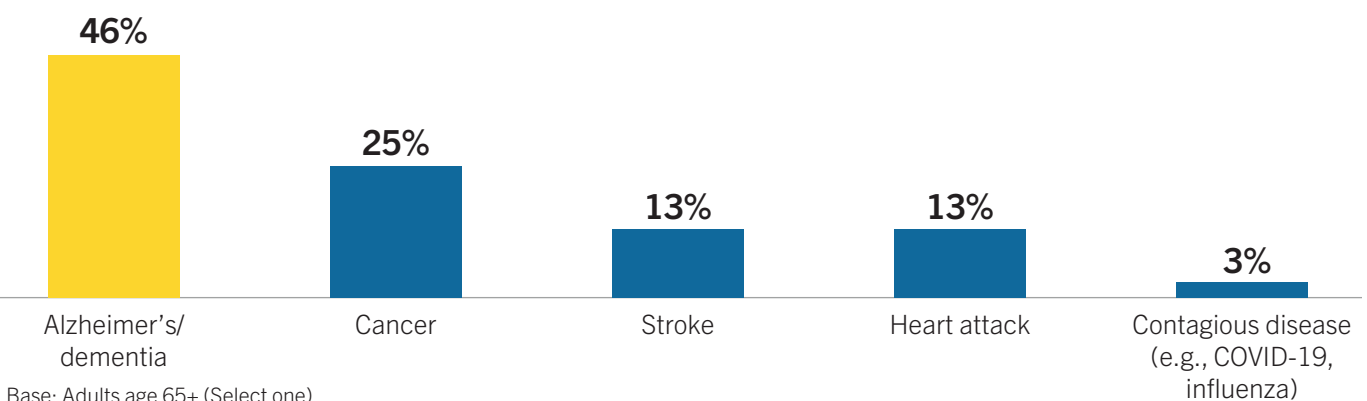
The Health Care System Is Failing Too Many Older Adults

Only 11% of older adults give the health care system overall an “A” grade. While they are somewhat satisfied with and trustful of their physicians and other providers, they are most dissatisfied with the amount they pay out-of-pocket to cover their health care services and insurance costs.



Older adults worry more about Alzheimer’s than any other disease

Most feared health condition of later life



“Older adults are stuck in an unresponsive health care system. They want care that maximizes their health and ability to function, and they want their providers to listen to them.”

— Terry Fulmer, PhD, RN, FAAN,
President of The John A.
Hartford Foundation

The majority of older adults say they find it difficult and stressful to navigate the health care system, from finding providers to coordinating across those providers to managing their medications. Understanding and selecting from the myriad of Medicare and private insurance options is a particular pain point. Older adults with serious health challenges, functional limitations, or low financial resources struggle with navigating our complicated and confusing system the most.

Family caregivers of older adults have a unique vantage point, and three-fourths say the role has made them realize how inadequate the health care system is. People with family members in nursing homes also have added perspective, and they worry about both the personal treatment and the low quality of care their loved ones are receiving.

Older Adults Want and Need More Age-Friendly Care

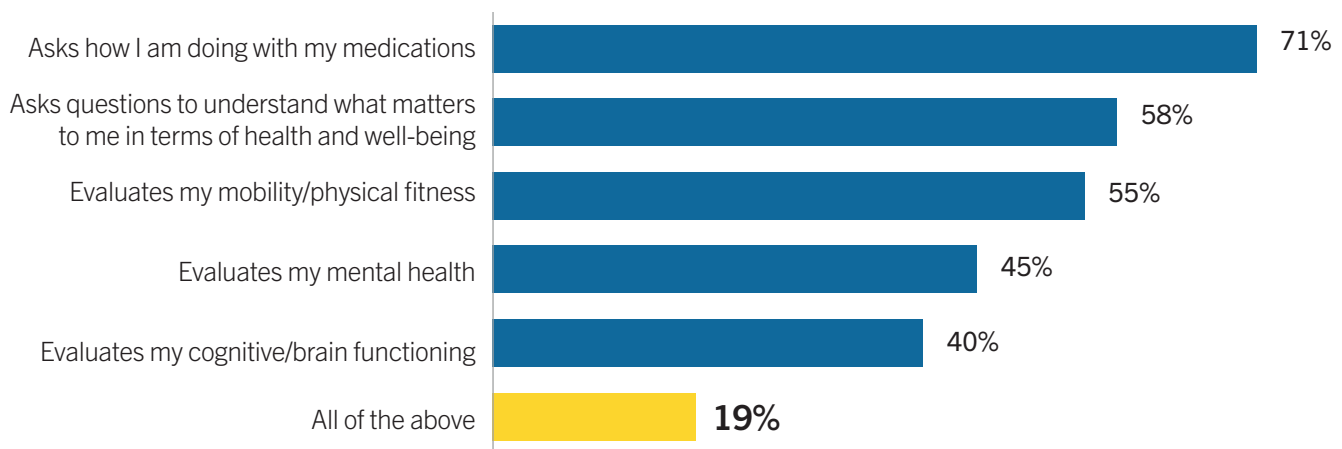
Their preferences are clear and strong. Older adults want providers trained to understand, recognize, and respond to their individual health needs according to their priorities in health and life—not just their symptoms. They also want their providers to be respectful and empathetic listeners as much as knowledgeable and competent practitioners. And most want a provider who understands them and partners with them in deciding on the best care and treatment plans.

Providers should evaluate older adults comprehensively: physically, mentally, and cognitively, as well as in terms of the medications they use and treatments underway. The foundation for discussion with older patients should always be what matters to them, their health-related objectives, priorities, and concerns. The 4Ms framework for age-friendly care—addressing medications, mind, mobility, and what matters—offers clinicians and patients a way to systematically cover these essentials. Only one in five older adults reports that their providers regularly assess all of them, and older adults most often want to spend more time discussing what matters.



Most older adults are not getting age-friendly health care

Primary care/regular health care provider routinely...



Base: Adults age 65+ who have a regular health care provider (Select all that apply)



Toward a Healthier Future

In our study, older adults are near unanimous in agreeing that everyone should have access to quality health care, regardless of age, income, and ability level. Large majorities also agreed that the government should prioritize improving access and care: reducing costs overall and for prescription drugs in particular, making long-term care affordable, and improving the quality of nursing homes. Very importantly, our study found that people across the political spectrum—Republicans, Democrats, and Independents—are in agreement on these priorities.

Employers can also do more to support the health and wellness of older adults, not just through health insurance and wellness programs but also by welcoming and supporting older workers (including working retirees) and enabling them to stay active, engaged, social, and purposeful. Continued employment is good for older adults and good for business.

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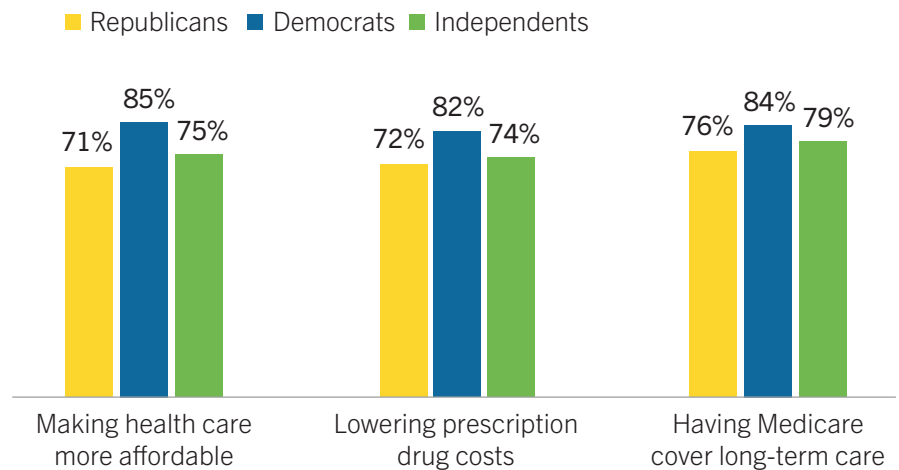
95%
of older adults agree that “Americans of every age, income, and ability level should have access to quality health care.”

“Changing America’s health care system to meet older adults’ expectations is possible, practical, and could lead to more health at a far lower cost.”
— Ken Dychtwald, PhD, Co-Founder and CEO of Age Wave

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Older adults agree on the importance of government action to improve health care

Of the following, what should the government prioritize more?



Base: Adults age 65+ (Select all that apply)



Looking across the needs and preferences of older adults, the shortcomings of health care delivery today, and the clear opportunities for transformation, we can outline the desired objectives of health care delivery and some key strategies to attain them. To support the health and well-being of people as they age, health care must be more:

- **Age-friendly:** Safe, evidence-based health care attuned to the needs of older adults and focused on what matters to them as they age.

Strategy: Make basic geriatrics training and methods standard for physicians, nurses, and other health care providers, incorporating the 4Ms framework.

- **Proactive:** Aimed at maintaining health, function, and independence and preventing rather than just treating diseases.

Strategy: Redouble efforts at early detection and prevention of diseases related to aging, with the specific goal of increasing healthspans.

- **Person-centered:** Deliver empathetic and respectful care tailored to the needs, circumstances, preferences, and goals of the individual.

Strategy: Scale up health-at-home and age-in-place programs to improve access to personalized care and functional support.

- **Comprehensive and Integrated:** Incorporate all facets of health (including physical, mental, and cognitive) and coordinate care across providers and institutions.

Strategy: Develop better AI-enabled navigation services that simplify access to care and enable older adults to better understand and manage their care.

- **Equitable:** Remove social and financial biases and barriers that lead to current health and care-related inequities.

Strategy: Lower costs to health care consumers, especially the costs of prescription drugs and long-term care, and screen for social determinants of health, such as social isolation.

The challenges are pressing. The demand for more age-friendly health care is growing. And we now have the opportunities and impetus to dramatically improve the health and well-being of older adults.

Promoting healthy longevity should be the cornerstone of health care reform policies, blueprints, and programs across the country.

Read the Report

To delve deeper into the research findings, including an in-depth analysis of underserved segments of older adults, you can access the full report at www.johnhartford.org/Crossroads.