

The First Line of Defense

Deliver the prevention-focused benefits that Medicare members want

August 2025

What today's seniors say about the services they rely on and the support they receive from their health plans



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How we conducted this survey

Bold partnered with Centiment, a third-party research panel provider, to conduct a national survey of 1,050 Medicare-eligible adults aged 65 and older, equally divided between those who identified as male and those who identified as female. All respondents reported managing one or more chronic conditions, consistent with national prevalence data. The survey was fielded online and included both closed- and open-ended questions.



EXECUTIVE SUMMARY

At Bold, we've supported tens of thousands of older people in creating personalized physical activity programs that make members healthier and happier. For our health plan partners, these programs improve Star Ratings, drive down care costs, and improve overall satisfaction.

In seeking to better understand older adults' attitudes toward preventive care, Bold undertook a national survey of more than 1,000 seniors. We asked about their health goals and the preventive habits like sleep, healthy diet, and exercise they prioritize most in order to achieve those goals.

We then asked about the support they received for those services from their health plans. The results were striking. Seniors overwhelmingly value preventive services when it comes to their health, but the vast majority consider themselves on their own when it comes to accessing these services.

These gaps between what members value and what plans offer raise multiple business risks. Participants in our study demonstrated greater satisfaction with their plan, a more positive perception of their health, and greater intent to retain their coverage provider if they engaged in preventive activities more frequently. These outcomes directly impact key areas of plan performance, including Star Ratings, cost of care, and retention.

~ **70%**

of respondents would be interested in switching to a plan that better supports their long-term health objectives.

While our data underscores there is work to be done, there are also opportunities to capture some of this value by better aligning plan offerings with the prevention priorities of today's seniors.

This report explores our findings in depth, offering actionable insights for leaders focused on HOS and CAHPS performance, as well as clinical teams working to align services with CMS prevention priorities. Product leaders will also find value in these results as they evaluate how to right-size benefits to meet member needs and drive greater plan performance.



↑ **78%**

Rated their health plan's support of long term health inadequate



The prevention gap

Though it is often represented as otherwise in the media, aging is not a disease. But getting older does bring increased risk for many chronic conditions, and today, 93% of older adults manage at least one, with 80% managing two or more. Our survey population was representative of this dynamic, with every respondent identifying as managing at least 1 chronic condition.

Despite the prevalence of chronic illness, survey respondents placed a noteworthy emphasis on lifestyle-based preventive care as the foundation of their health. When asked to rank which activities were most relevant to their healthy aging, respondents shared that **physical activity (71%), sleep (68%), and nutrition (53) were the most critical**, far outpacing more medicalized interventions, like prescription adherence (49%), or services available through their plans (chronic condition management, 39%).

But while older adults who are actively managing chronic conditions prioritize prevention, **our findings indicate that health plans are falling short in providing members with adequate support.**

The difference between what seniors said they valued — primarily lifestyle-based preventive care — and how supported they felt in these areas was significant, opening up a “**prevention gap**” between member needs and plan offerings.

Physical activity showed one of the widest support gaps despite being the most prioritized health behavior among respondents. While many plans technically offer fitness benefits, members often don't perceive these offerings as accessible, appropriate, or aligned with their needs, especially for those managing chronic conditions or limited mobility.

This prevention gap may help explain why plans aren't seeing the population-level impact one might expect from broadly engaging older adults in physical activity — a dynamic we examine more closely in the next section.

Members perceive physical activity and other lifestyle factors as the foundation of their health



Member feedback

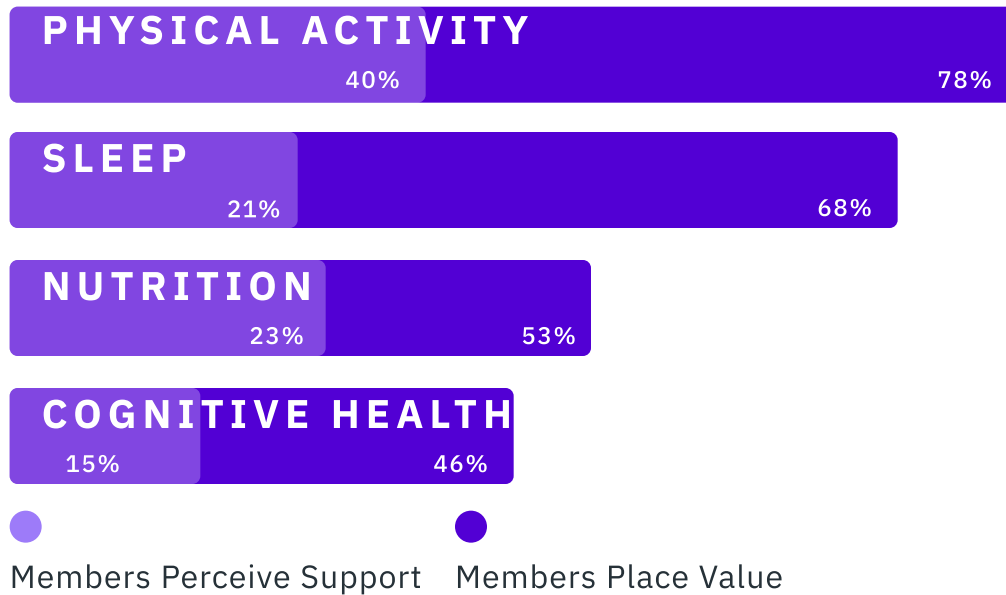
See below ranking of areas that mattered most to long-term health

Physical activity	71%
Sleep	68%
Nutrition	53%
Achieving/maintaining healthy weight	51%
Adhering to prescribed medications	49%
Cognitive function (brain health)	46%
Chronic condition management	39%
Pain management	34%
Avoiding risky substances (e.g. tobacco, alcohol)	33%
Stress management	32%
Social connectivity	31%
Pelvic health (bladder control or pain)	15%

Where health plans are falling short

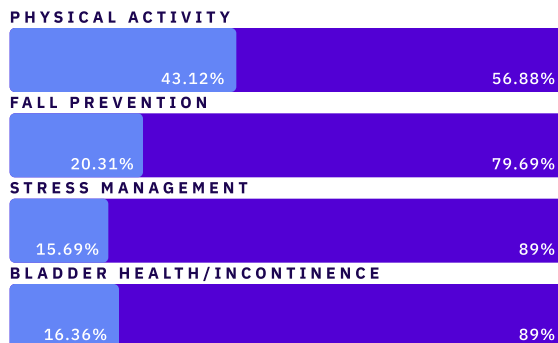
The prevention gap

The difference between what members value and where they perceive support



Missed connections

Prevention topics go unmentioned with providers

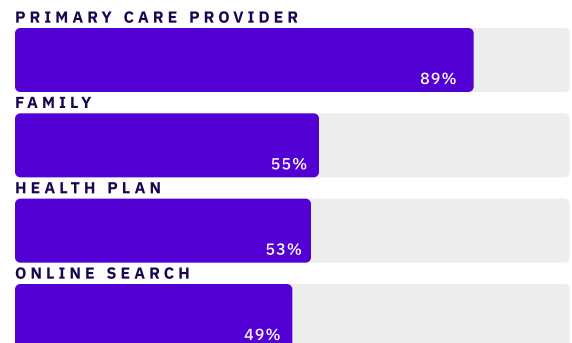


Q: In the past year, have you spoken to your provider about any of the following?

● Yes ● No

Trust deficit

Members trust Google as much as their health plan



Q: What is your most trusted resource for learning how to age well?

● Members Place Value ● Google

The central role of physical activity

While it is true that plans have invested in making exercise available through subsidized gym memberships and other services, the data paints a stark portrait: older adults are the least likely age cohort to belong to a gym and less than 1 in 8 meet recommended physical activity guidelines. At the Stars level, the measures that most strongly correlate with exercise are among the poorest performing measures of the past 4 years.

Members value it, plans offer it, and yet here we are. What gives?

Our research indicates that one of the biggest opportunities lies in tailoring physical activity strategies to physical activity levels.

The value potential is stark. Older adults who are exercising three or more times per week indicate better mental and physical health than those exercising 2 or less times per week. Even more striking is that **these members also perceive their health plans as providing better support** — on both their physical and mental health — and their overall healthy aging goals. All three of these areas have important correlations with Stars, clinical, and population health goals.

Physical activity is an indicator for engagement and plan satisfaction

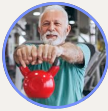
	Members who report 0-2 days per week of exercise	Members who report 3+ days per week of exercise	Difference
Approve of plan's support of mental health	48%	60%	+12%
Approve of plan's support of physical health	47%	64%	+17%
Perceive their plan as supportive of their aging goals	56%	66%	+10%

Spotlight: Implications for Stars, Product, & Clinical Services teams



For Stars leaders

Patient-reported outcomes and members' experiences of their care are becoming increasingly critical to Star Ratings, with CAHPS and HOS taking up 40% of scores by 2027.



For Product

There will always be a role for gyms. For a segment of low-risk members, they serve a critical function in helping to maintain physical activity. But leaders assessing the value of their supplemental benefit offerings should be mindful of regulatory shifts that are adding scrutiny to utilization of these benefits. Adding a complementary solution for the physically inactive may increase overall utilization of fitness services while unlocking additional pockets of value across clinical outcomes and member experience.

For Stars leaders, our data indicates there is an opportunity to engage physically inactive members using targeted communication strategies and personalized benefits designed for today's older adults. Using frameworks to segment members by chronic disease burden can help further identify members most likely to be unengaged in prevention today.



For Clinical Services

Physical activity-based prevention can support teams seeking to drive down total cost of care for high-risk cohorts. Evidence suggests that across a host of the most common chronic conditions, regular physical activity can both manage and even mitigate symptoms. Indeed, 4 in 5 of the costliest chronic conditions for older people show benefits from exercise.

Regular physical activity corresponds with improved attitudes toward aging

66%

of members who exercise 0-2 days per week believe they can influence how they age

81%

of members who exercise 3+ days per week believe they can influence how they age

+15%

difference in self-efficacy



Next steps

Healthy aging isn't a passive hope. Seniors are making deliberate decisions about how they want to live. In a difficult operating environment for Medicare Advantage, where members have more options and higher expectations and regulators are watching activities with a keen eye, plans that align their offerings with member behaviors and intentions will see the benefits.

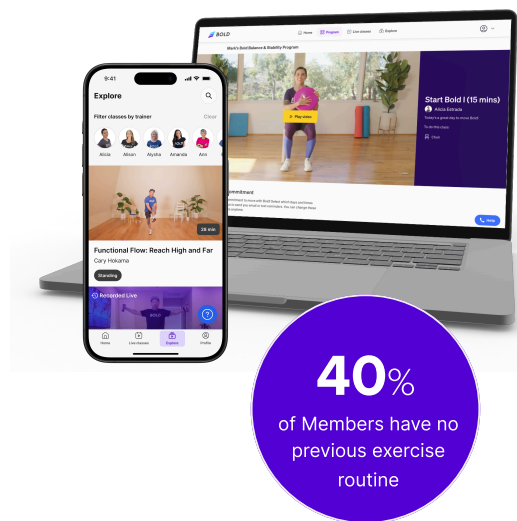
Bold works with Medicare Advantage plans, risk-bearing providers, and other senior-focused health care organizations to engage members of all abilities in prevention-based programs that drive clinical outcomes, improve Star Ratings, and enhance member satisfaction.

Learn more at agebold.com/partnerships or reach out to our team at partnerships@agebold.com

The Bold Solution

Bold is a virtual-first platform that connects older adults to exercise and health education programs rooted in lifestyle medicine.

Our research indicates that among the physically inactive, **virtual programs that can be completed in the privacy of one's home are preferred to in-person activities by a margin of 2:1**. But beyond purely making exercise accessible, Bold makes exercise appropriate by using technology to match each individual with classes and content that meet members where they are.



40%

of Members have no previous exercise routine