



Wingman4Seniors

News You Can Use



Health Navigation



Health Plan Selection



Wealth Preservation



Connection to Family



Why Seniors Living Alone Need Technology Training

1. Bridging the Generational Gap

Today, most communication happens through smartphones and digital platforms. Teaching seniors to use these tools helps them connect with their children and grandchildren where they are most comfortable, fostering stronger family bonds.

2. Combating Loneliness and Isolation

Seniors living alone are at higher risk of loneliness, which can negatively impact their mental health. Technology provides a way to stay connected, whether through video calls, social media, or group chats, helping to alleviate feelings of isolation.

3. Access to Real-Time Support

With technology, seniors can easily reach out for help or companionship. Whether it's a quick text or a video call, immediate support can be just a tap away, providing peace of mind for both seniors and their families.

4. Engaging with Community and Interests

Digital tools enable seniors to join online groups, classes, or communities that match their interests, helping them stay engaged and active in their hobbies, leading to a more fulfilling life.

Technology education equips seniors with essential skills, promotes social engagement, and enhances their overall health and well-being.

The Rise of Technology in Senior Care, Senorsite.org, 5/11/2023

Social Isolation can be as harmful to health as smoking 15 cigarettes a day

The World Health Organization, 2023



5. Enhanced Safety and Wellbeing

Smart devices can assist with health monitoring and emergency responses. Many apps allow seniors to check in with family or access telehealth services, ensuring they can prioritize their health easily.

6. Learning and Adaptation

With proper guidance, seniors can become adept at using technology, improving their confidence and independence. Learning these skills can also provide a sense of accomplishment and purpose.

7. Simplified Communication

Technology offers various ways to communicate—text, video, or voice messages—allowing seniors to choose what feels most comfortable for them, making connection easier and more enjoyable.

8. Family Involvement and Updates

By using social media or messaging apps, seniors can share their lives with family members, keep everyone updated, and feel included in family events, even from afar.

9. Meeting Evolving Needs

As the world increasingly moves online, helping seniors navigate this landscape ensures they don't feel left behind and can access essential services and information easily.

10. Empowering Independence

With the right tools and knowledge, seniors can maintain their independence longer, feeling empowered to manage their own lives while staying connected to loved ones.

Proven Outcomes

Enhanced Quality of Life and Independence:

Technology enables seniors to manage daily tasks, such as online banking, grocery shopping, and entertainment, without relying solely on others.

Learning to use devices like smartphones, tablets, and computers empowers them to connect with loved ones, access information, and engage in activities.

Social Connectivity and Reduced Isolation:

Technology bridges the gap by providing avenues for social connectivity.

Social media platforms, video chat applications, and online communities enable older adults to connect with family, friends, and like-minded individuals².

Access to Telehealth and Virtual Health Services:

Telehealth services allow seniors to consult with medical professionals remotely, reducing the need for in-person visits.

Physical Activity and Well-Being:

While facilities are great for social interaction and exercise, there will always be days (weather, travel, etc.) when these facilities will not be available.

Virtual exercise programs, like Silver Sneakers, provide live and on-demand classes for seniors including yoga, balance, cardio, and strength training.

Intergenerational Connectedness:

Learning from technology specialists can bridge the digital divide and create meaningful interactions including the ability to connect with younger generations.

Source: *The Importance of Tech Education for Older Adults*, U.S. News and World Report, 11/25/2020

Long Term Care - Do I Need This?

WHAT?

Long-term care (LTC) insurance is a type of insurance policy that helps cover the costs of long-term care services not covered by regular health insurance or Medicare. This care can be provided at home, in an assisted living facility, or a nursing home.

Long-term care insurance usually begins paying when an individual cannot perform two or more ADLs, Activities of Daily Life. **Activities of Daily Living (ADLs)**. ADLs are six basic self-care tasks that most people can perform every day without assistance. They include:

- **Bathing:** The ability to clean oneself and perform grooming activities like shaving and brushing teeth.
- **Dressing:** The ability to dress oneself without struggling with buttons and zippers.
- **Eating:** The ability to feed oneself.
- **Transferring:** Being able to either walk or move oneself from a bed to a wheelchair and back again.
- **Toileting:** The ability to get on and off the toilet.
- **Continence:** The ability to control one's bladder and bowel functions.



WHY?

While long-term health insurance is not a new option, it is becoming more prevalent as the costs of aging continue to rise. Below are the main reasons WHY (Pros) as well as (Cons) to consider.

Pro's:

1. Long Term Care is Expensive (see last page) AND Medicare Doesn't Cover It

Caregiving is expensive, especially when 24-hour care is required. The cost may lead to a huge financial burden on family members. Many of the services covered under these policies are not covered under health insurance, so these policies may provide extra funds to alleviate the financial stress.

2. There Is a Good Chance You May Need Long-Term Care

Once you hit the age of 65, you have more than a 70% chance of needing long-term care of some kind. This need could be due to aging, illness, or the result of an injury.

3. It May Work in Multiple Long-Term Care Settings

While long-term care has been traditionally reserved for nursing homes, aging in place is becoming more common. 76% of people choose to receive long-term care services in the home versus a nursing home or rehabilitation center setting. Long-term care coverage may provide funds whether the setting is your home, a nursing home, or assisted living.



Sources:

[Understanding LT Care - AARP](#)

[5 things to know about LT Care](#)

[LT Care Explained - Nerdwallet](#)

4. Most Long-Term Care Costs Are Not Covered by Medicare

Long-term care coverage through a Medicare policy is rare and usually only provides coverage under a very specific set of circumstances. Under most Medicare policies, nursing homes and skilled care are only covered for up to 100 days after an illness or injury.

5. It can help protect your assets and preserve your legacy for your loved ones. By having long-term care insurance, you can avoid spending your assets to pay for care. This preserves your savings and investments for other purposes, such as leaving an inheritance to your loved ones or funding their education.

Con's

- Premiums can be expensive, especially if you purchase coverage later in life.
- You may never need LTC, in which case the premiums you paid would be lost.
- You may have other resources, i.e., savings or investments, that you can use for LTC.



Why Purchase Long-Term Care Insurance Instead of Using Retirement Assets?

LTC expenses can be exorbitant, quickly depleting retirement savings. LTC insurance provides a safety net, protecting your assets and ensuring you can afford the care you need without burdening your family financially.

WHEN?

When: The best time to purchase LTC insurance is typically in your 50s or early 60s when you're in good health and premiums are lower. However, it's never too late to consider it if you are older, although premiums may be higher.

Ideal Age: Consider purchasing in your 50s or early 60s to lock in lower premiums.

Who: Anyone who wants to protect their assets and ensure they can afford quality care if they need it in the future. It's especially relevant for individuals with significant assets they want to preserve for their heirs.

HOW MUCH?

- ✚ The average annual cost for long-term care insurance for a \$165,000 policy
 - \$1,200 annual premium (male, 60) vs \$1,960 annual premium (female, 60).
- ✚ The average annual costs for long-term care in three [3] common settings:
 - Nursing Home: \$108,885 (private room), \$94,900 semi-private room
 - Assisted Living Facility: \$ 54,000 per year
 - Home Health Aide: \$ 61,776 per year (44 hours per week)

Source: Genworth Cost of Care Survey (2023) [See Link Here](#)