

Wingman4Seniors



News You Can Use



Health Navigation



Health Plan Selection



Wealth Preservation



Connection to Family



Subscription Creep Costs US Consumers > \$1,000 Each Year

[CNET Survey Link](#)

Key takeaways:

- US adults spend an average of \$91 per month on subscription services.
- Strategies to manage subscription costs include seeking deals, starting, and stopping subscriptions as needed, and bundling services.
- Nearly half of respondents who signed up for free trials of paid subscriptions forgot to cancel them.

FTC Takes Action Against Adobe for Hiding Fees, Preventing Consumers from Easily Cancelling Software Subscriptions

"Adobe trapped customers into year-long subscriptions through hidden early termination fees and numerous cancellation hurdles," said Samuel Levine, Director of the FTC's Bureau of Consumer Protection. "Americans are tired of companies hiding the ball during subscription signup and then putting up roadblocks when they try to cancel."

[Full article here](#)

Intentional, Medical Billing Overcharging - Seniors Targeted

The Consumer Financial Protection Bureau (CFPB) found that providers sometimes bill older dual beneficiaries for amounts they don't owe.

[Full article here](#)

Not all "subscription creep" is consumer forgetfulness.

In most cases, it is intentional, unethical vendor billing practices.

“The complexity of our healthcare system is a barrier to access, leading to delayed diagnosis, incomplete treatment, and unnecessary suffering” Anonymous.



Why Healthcare Navigators



Healthcare Navigators - Proven Outcomes



Improved Care Coordination and Continuity

A systematic review published in *BMC Health Services Research (2021)* found that patient navigation improved referrals, adherence to diagnostic follow-ups, and completion of screening and diagnostics. It also reduced emergency department visits and readmissions for patients in transitional care.

Enhanced Patient Outcomes

A study published in *The Journal of Oncology Navigation & Survivorship (2018)* reported that patient navigation reduced the time to diagnosis and treatment, improved treatment adherence, and enhanced patient quality of life.

Increased Access to Care

The systematic review in *BMC Health Services Research (2021)* also highlighted that patient navigators improved access to care.

Impact on Chronic Disease Management

The Agency for Healthcare Research and Quality (AHRQ) has compiled evidence showing how patient navigators can improve outcomes in chronic disease management, such as diabetes and cardiovascular conditions. AHRQ - Patient Navigation

Positive Impact on Patient Satisfaction and Emotional Well-being

A review published in the *Journal of Oncology Navigation & Survivorship (2014)* showed that using a patient navigator was linked to positive outcomes, including identification of barriers, positive perceptions of the navigation process, timeliness of care, timely follow-up, and decreased levels of distress.



Healthcare Navigators - Additional Wins

Guidance through the healthcare system

Navigators help patients understand their diagnosis, treatment options, and healthcare services available to them. This can be particularly important for patients who may find the healthcare system complex or overwhelming.

Empowerment and education

Navigators empower patients by providing them with information about their health conditions, treatment options, and self-care strategies. This education helps patients make informed decisions about their health and improves their ability to manage their condition.

Support and advocacy

They provide emotional support to patients and their families throughout the healthcare journey. Navigators advocate for patients' needs and preferences, ensuring that their voices are heard and respected within the healthcare system.

3,959

of Medicare Advantage Plans for 2024 enrollment.

\$1.8 Billion

\$ in Medicare Advantage (fraud) settlements reported by DOJ.

650,000

of Medicare Advantage commercials aired in 2023.



How Health Benefits Consultants Can Help

Access to Preventive Care

Agents can help seniors choose insurance plans that emphasize preventive care benefits such as annual wellness visits, screenings, and vaccinations. Access to preventive care can lead to early detection and management of health issues, thereby improving overall health outcomes.



Coordination of Care

Agents can help seniors find insurance plans that offer care coordination services. This can be particularly beneficial for seniors with complex health needs who may require services from multiple providers. Improved care coordination can reduce duplication of services, prevent medical errors, and enhance overall continuity of care.

Financial Protection

Insurance agents can educate seniors about the financial protections offered by their insurance plans, such as coverage limits, out-of-pocket maximums, and prescription drug benefits. Seniors who are adequately covered financially are more likely to seek necessary medical care promptly, which can lead to better health outcomes.

Making the Complex Simple with Medicare Expertise

In addition to the 3,959 plans, the health insurance options within all these plans can be complex, with varying coverage levels, costs, and eligibility criteria. In addition, Medicare has different parts (A, B, C, D) and supplemental plans (Medigap). Understanding these options and choosing the right coverage requires expertise and experience.



Top 10 Priorities for Seniors

Navigating Health

Summary: Navigating their own healthcare as well as managing appointments, medications, and understanding diagnoses are often overwhelming. Multiple articles and sources including A 2022 AARP survey, a Columbia University article (2022), and the source and link below from the NCOA.

Source: National Council on Aging (NCOA), "Resources and Support for Older Adults Living Alone: A Comprehensive Guide" (2024) [Full article here](#)

Health Benefits - Overwhelmed with Options

Summary: A survey (2023) by the Commonwealth Fund found a majority of seniors felt overwhelmed by the abundance of Medicare options. A similar article below is from Newsweek.

Source: [Full article here](#)

Staying Connected to Family

Summary: Seniors recognize the importance of staying connected with family and recognize the positive emotional and mental health outcomes as a consequence.

Source: National Academies of Sciences, Engineering, and Medicine. [Full article here](#)

Technology - Not Falling Behind

Summary: While internet use is increasing, Pew Research Center (2022) as well as Omni Senior Solution, 2023 report numerous technology adoption challenges for seniors as well as anxiety as a consequence.

Source: [Full article here](#)

✚ Staying on Top of their Finances

Summary: Many seniors, especially those living alone find that it becomes difficult to stay on top of their finances. There are multiple articles and sources on this topic including the 2022 study by the Gerontological Society of America as well as the article link below from Senior Services of America. This is EXACTLY why we started Wealth Preservation -- to obliterate subscription creep for seniors.

Source: [Full article here](#)

✚ Fraud

Summary: 75% of adults aged 50-80 (Seniors) reported experiencing a scam attempt in the past two years. It is no surprise then that a recent AARP report (below) states that 63% of American adults aged 50 and over, express high worry about fraud.

Source: [Full article here](#)

✚ Maintaining Independence

Summary: An AARP survey (2021) found maintaining independence to be a top priority for older adults. There is a connection between independence and quality of life including the desire among seniors to be at home, or "age in place." There are many articles on this topic including the link below from Family Resource Home Care.



Source: [Full article here](#)

✚ Continued Learning and Growth

Summary: Seniors embrace opportunities for continued learning and personal growth. Whether it's pursuing new hobbies, acquiring new skills, or staying informed about current events, seniors prioritize intellectual stimulation and lifelong learning as essential aspects of healthy aging.

Source: [Full article here](#)

✚ Good Health

Summary: Good health equates to freedom, independence, and the ability to stay active. Seniors, especially those retired, now have more time to focus on health including nutrition, sleep, and exercise than they did while they were working.

Source: [Full article here](#)

✚ Social Isolation and Loneliness

Summary: As stated in the positive, a key priority for seniors is social connection, community, and family. Social isolation and loneliness are intentionally listed because loneliness (especially among seniors) is America's Silent Epidemic. See the link below from PBS NewsHour.

Source: [Full article here](#)