

Focusing on Eye Care Benefits for Baby Boomers



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For more than 40 years, baby boomers have taken a strong leadership role in all aspects of U.S. business, politics, education and society. Today one in four persons is a baby boomer, and the generation is now 78 million strong. In just three years, the first boomers will reach age 65.

Just as they did back in the 1960s and '70s, baby boomers are challenging the status quo. Most are not content to fade into the sunset. They are not interested in full-time retirement, but want some type of flexible work situation allowing them to continue their professional involvements while devoting time to personal interests. This is an excellent solution for businesses facing the war for talent, which analysts predict will occur when large groups of boomers enter their retirement years.

Although boomers have the tendency to be independent, according to the National Institute on Aging, their need for health insurance coverage and medical services will escalate in the next two decades. These special health needs present excellent opportunities for producers to promote key value-added benefits to employers to help them address boomers' health issues, such as eye care insurance options.

EYE HEALTH CONCERNS

As boomers age, chances are they will experience some type of eye health concern. However, most do not know the risks and early warning signs of diseases that could potentially blind them if they do not seek treatment.

In a 2006 National Eye Institute Survey of Public Knowledge, Attitudes and Practices Related to Eye Health and Disease, 71 percent of adults stated that a loss of their eyesight would rate as a 10 on a scale of 1 to 10, meaning that it would have the greatest impact on their day-to-day life. Consider these other survey results:

- Only 8 percent of respondents knew that there were no early warning signs of glaucoma, a condition that damages the eye's optic nerve and can result in vision loss and blindness.
- 51 percent knew that eye disease is associated with diabetes, but only 11 percent knew there are no warning signs.
- 16 percent recognized the term "low vision," an eye disease that affects millions of Americans.
- Hispanic respondents reported the lowest access to eye health information, with 41 reporting that they had not seen or heard anything about eye health or diseases in the past year, compared with 28 percent of

Asians, 26 percent of African Americans, and 16 percent of Caucasians.

As baby boomer workers age, reports of major eye health concerns will increase. The most prevalent causes of vision loss are eye injuries and diseases.

Eye Injuries

More than one million Americans have lost some degree of sight due to injury, according to Prevent Blindness America. Health and safety experts report that 90 percent of eye injuries could have been prevented, or the severity lessened, with the correct use of eye and face protection.

Eye Diseases

Eye diseases and vision problems are associated with increased illness, decreased quality of life, and higher risk of death.

There are four primary eye diseases linked to vision loss or blindness: age-related macular degeneration (AMD), glaucoma, cataracts, and retinopathy. These diseases usually develop slowly and are considered silent stealers of health. According to the NEI, there are more than 130 million Americans aged 40 and older. Of this group, more than 30 million suffer from eye diseases.

Consider this new research information:

- Currently 1.75 million Americans have significant symptoms of AMD, which results in partial or total blindness in 7 to 15 percent of older persons, according to the Eye Diseases Prevalence Research Group. In the next decade, the number of cases of AMD-related vision loss will nearly double to 3 million.
- New research by the USDA Human Nutrition Research Center on Aging at Tufts University identified that individuals older than age 55 who consume diets with higher-than-average amounts of refined carbohydrates, such as white rice and pasta, white bread, potatoes, sweetened drinks, and foods with corn syrups have an increased risk for both early and later stages of AMD. In addition, research conducted in 2005 and reported by the British Journal of Ophthalmology found that smoking doubles the risk of AMD.
- More than 2 million boomers have glaucoma, and another 2 million have the disease but do not know it. Glaucoma limits the peripheral visual field for those who suffer from it. New studies at Johns Hopkins School of Medicine have linked limited peripheral vision to a higher incidence of falls for older Americans.
- Cataracts are the leading cause of blindness, and 22.3 million boomers have the disease. Fortunately, surgery is a viable option to eliminate cataracts, but many boomers do not have access to affordable care.
- Diabetic retinopathy affects more than 4.4 million boomers, and the number of cases is expected to continue to soar.

The Importance of Eye Care Benefits

Eye problems are the second most prevalent health concern in the United States, affecting more than 120 million adults. Vision loss is among the top 10 causes of disability.

As the baby boomer population increases in age, the number of individuals experiencing visual problems will double. From an economic perspective, the costs associated with adult eye care issues in the U.S. are more than \$51 billion, according to research from Prevent Blindness America's 2007 Economic Impact of Vision Problems.

The good news is that many new cases are curable or preventable by detection through a comprehensive wellness exam and proper treatment. For example, medical researchers are developing new computer-based methods to assist with extensive measurements of patients' eyes and identification of changes that could indicate the early stages of eye health problems. Eye doctors have more options for rehabilitation and treatment of eye diseases if caught before patients even begin to notice a change in their vision.

Comprehensive eye care insurance is an important benefit to employees, especially to boomers who are starting to experience eye health issues since they are more likely to get their eyes tested regularly if their employers offer options for eye care examinations and services.

EMPLOYERS EDUCATING BOOMERS

The majority of baby boomers are educated, hard working, sophisticated, and self-sufficient. They do not want to be considered any different or less capable than the younger generation. Many refuse to adopt any type of physical support that might indicate they are getting older.

When it comes to the healthcare issues, boomers may not accept the diagnosis or medical results given by their medical professionals. Instead, they will want to conduct their own research to evaluate the reports and health issues to determine the best course of action.

While society has admired boomers for their determination and take-charge leadership skills, this same attitude can also hurt them, as boomers are often unwilling to admit they have a health issue or concern, such as vision problems.

Employers need to provide employees with extensive education and information describing potential eye health concerns, warning signs, treatment options, and available benefit plans, stressing the importance of regular eye wellness examinations for the early identification of vision changes.

FIND INSURANCE PARTNERS THAT KNOW BOOMERS

Many insurance carriers offer eye care benefits, but there are probably only a few that stand out in your mind as those you can trust as strategic partners. Given the complexity of workers' eye care needs, make sure the plans considered feature comprehensive wellness eye examinations.

Many employers have a list of expectations for their relationships with insurance carriers. Often high on the list is smooth and seamless administration of benefits. Employers consistently indicate they do not want to worry about dealing with employees' problems with dental and eye care insurance issues and claims.

Match carriers with clients' needs and expectations. Eye care carriers have different strengths and capabilities. Work with those that understand the specific health needs and concerns of boomers, are experienced in meeting employer needs, and have an excellent reputation for quality of service. Ultimately, the right carrier will want to help you be successful and improve your value to employers by designing plans with creative solutions to meet employers' needs.

FOCUS ON THE RIGHT SOLUTIONS

The changing healthcare needs of boomer employees provide producers with new opportunities to market important eye care benefits to employers.

Producers need a thorough understanding of boomers' preferences, expectations and emerging healthcare challenges, as well as the valuable contributions these employees make to the success of the organization. This information will assist producers in working with employers and insurance carriers to design eye care benefit solutions that best serve all workers, and especially address the health needs of boomers.

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