



# 2023 Seniors & Technology Report

*Takeaways from 500+ RetireeFirst Members*

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**RetireeFirst**

Preserving Retiree Healthcare. *Ensuring Peace of Mind.*

# Seniors' Technology Preferences Are Shifting

In July 2023, McKinsey released a report, ***Sweeping changes to Medicare Advantage: How payers could respond***, shedding light on shifts within the Medicare Advantage landscape. Among these trends, their report highlighted changes in seniors' preferences, particularly in their growing appetite for digital engagement. Medicare Advantage beneficiaries are increasingly seeking online experiences that mirror the user-friendly convenience of their shopping and mobile app interactions.

McKinsey's findings indicated that over one-third of those enrolling in new Medicare Advantage plans in 2022 turned to e-brokers for assistance, marking a departure from the healthcare norms of just a few years ago. In addition, their research revealed that technology played a pivotal role in the onboarding journey with more than two-thirds of members using digital tools to navigate benefit coverage, manage prescription medications, and explore physician networks.

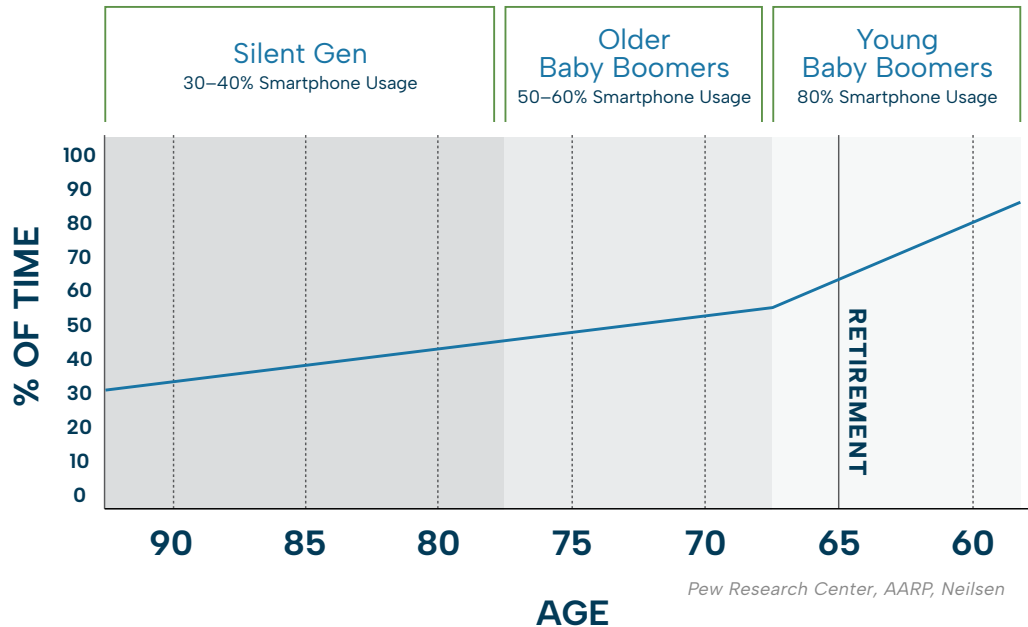


McKinsey's research revealed **over two-thirds of members used digital tools to navigate benefit coverage of their new Medicare Advantage plans.**

Source: McKinsey & Company "Sweeping changes to Medicare Advantage: How payers could respond" Article by Gabe Isaacson, Dan Jamieson, Sonja Pedersen-Green, Emily Pender, and Cara Repasky, representing views from McKinsey's Healthcare Practice <https://www.mckinsey.com/industries/healthcare/our-insights/sweeping-changes-to-medicare-advantage-how-payers-could-respond>.

# Retirees' Relationship to Technology

Today's retirees are made up of "digital immigrants"—meaning they were born or raised in an era before today's tech-first society. They've had to learn to adapt to a digital-first world and can be skeptical, oftentimes considering traditional methods before technology. However, even though the Boomer generation is a bit more reluctant to adopt newer technologies, they were the pioneers of adopting personal computers, and you can see the impact of rapid technology growth on their adoption rates.



**~50%**  
**increase in**  
**smartphone**  
usage from  
Silent Gen to the  
younger Baby  
Boomer generation

## SURVEY INTRODUCTION

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# Our RetireeFirst Member Survey

In response to McKinsey's report, RetireeFirst conducted focus groups and surveyed over 500 retiree members to gain insights into their preferences and behaviors regarding digital tools for health insurance management. It is because of the strong, trusting relationships RetireeFirst has with our members that they readily participated.

The resulting ***2023 Seniors and Technology Report: Takeaways from 500+ RetireeFirst Members*** offers a direct perspective from retirees on their healthcare technology preferences. This initiative demonstrates our commitment to putting retirees first, by investing in original research to help companies like ours understand and align with their preferences—now and in the near future.



## FINDINGS

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# Digital Usage for Managing Health Insurance

In the survey responses of RetireeFirst members, desktop usage outranked mobile apps, but only by 10%, and the number of respondents using apps was comparable to those who preferred to call RetireeFirst. Connecting to a live person remained top of mind for respondents, ranking high across the survey.

**Research Note:** Respondents were able to choose more than one option, so the total percentage may exceed 100%.

## How do you typically manage your health insurance?

- 67%** I call insurance companies, providers, pharmacies, etc.
- 45%** Online using a desktop computer
- 40%** I'd call RetireeFirst Advocates to assist
- 23%** Mobile app using a smartphone
- 13%** Mobile app using a tablet

## What are some of the challenges you face when managing your health insurance benefits?

- 57%** Getting a live person on the line
- 44%** Understanding insurance/medical lingo
- 42%** Keeping track of logins/passwords
- 41%** Navigating the website/app
- 41%** Following along with deductibles, payments etc.
- 6%** Other

## KEY TAKEAWAY

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# Maintain Traditional Methods of Communication

The focus group and survey findings indicate that seniors still prefer traditional methods of managing their health insurance, such as making phone calls to insurance companies, providers, and pharmacies. This suggests that there is a demand for personalized assistance and advocacy services like those offered by RetireeFirst, as evidenced by 40% of respondents who prefer to call RetireeFirst Advocates for assistance. When the data was segmented based on age groups, there was not much of a change in this takeaway.

While a portion of the population is embracing digital methods like using a desktop computer or mobile apps, a substantial number still rely on more traditional communication channels when it comes to their health insurance management. These results underscore the importance of maintaining traditional methods of communication.



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## FINDINGS

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# Willingness to Try a Mobile App or Web Portal

Most seniors (61%) reported that they did not use a mobile app or web portal to manage their benefits. However, when asked if they would, if one was available, only 30% said no. They also cited lack of necessity or knowledge as the top reasons not to engage rather than a firm aversion to technology. This suggests willingness to adopt under the right circumstances.

## What features would be most useful to you in a mobile app for managing your health insurance benefits?

- 42%** Live chat
- 33%** Making appointments
- 38%** Finding a provider
- 38%** Pricing medication
- 49%** Tracking deductibles and payments
- 43%** Referencing your plan and coverage/network
- 9%** Other

**Research Note:** Respondents were able to choose more than one option, so the total percentage may exceed 100%.



## FINDINGS

# Current Digital Usage

When asked about their current digital usage, 47% of retirees reported that they are using an app of some kind. Results concentrated around practical and entertainment-based apps. Health and wellness apps came in first, with social media—notably Facebook—coming in at a strong second. Entertainment, such as music, games and streaming services, ranked third. The remainder were functional tools such as search, maps, weather, or banking applications.

**47%**

of retirees reported that they are using an app of some kind; health and wellness apps ranked first



**Research Note:** Respondents were able to choose more than one option, so the total percentage may exceed 100%.

**Notable Brands Cited in Results:** Google, Waze, Facebook, Pinterest, Instagram, YouTube, Weather Channel App, Pandora, iHeart, Sirius XM, Robinhood, E Trade, Ebay, AOL, Ring

## What is the app (of any kind) that you use most frequently on your mobile device or tablet?

**25%** Health & Wellness apps such as MyFitnessPal, CVS, Walgreens, Express Scripts

**20%** Social Media

**17%** Games/Music/Books/Podcasts/Streaming/Sports

**14%** Banking/FS

**14%** Pharmacy

**13%** Google

**11%** Weather

**6%** Maps

**5%** Text/Email

**4%** News

**4%** Insurance

**3%** Amazon

**3%** Grocery/Big Box

**3%** Airline/Parking

**2%** Office Tools

**2%** Security/Home



## FINDINGS

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# Summary

Seniors are increasingly incorporating digital tools into their lives: health and entertainment-related apps are becoming more popular with this audience, followed by social media platforms like Facebook.

While most seniors still favor traditional methods of managing their health insurance, such as making phone calls, there's an openness to digital adoption under the right circumstances. Notably, 60% expressed a willingness to embrace mobile apps and/or web portals if given access, highlighting the importance of developing user-friendly, senior-centric digital tools.

Our original research continues to inform our digital initiatives to best serve the evolving needs of our retiree members. As the healthcare landscape progresses, understanding and accommodating retirees' preferences for managing their health insurance will be crucial. Offering digital self-service, in addition to traditional methods of connecting to a live person on the line for personalized assistance, will be necessary to meet the future needs of upcoming generations of retirees and their caregivers.



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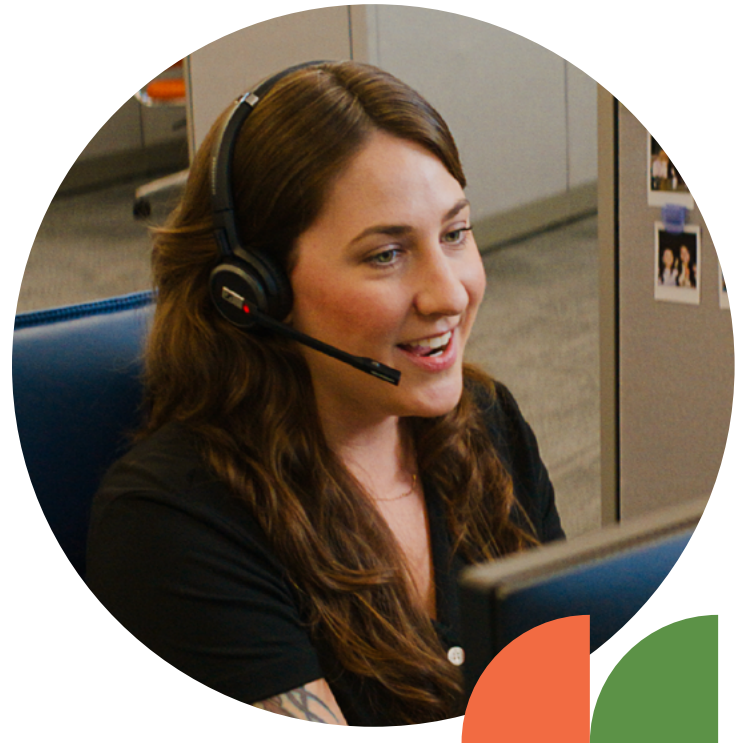


# About RetireeFirst

We are the premier Retiree Benefits Management provider, enhancing the experience and outcomes for group plan sponsors and their retirees.

We provide an end-to-end solution built on three pillars: Strategy, Support, and Advocacy, and partner with brokers, consultants, and clients to meet their unique needs—ultimately reducing costs while preserving group retiree benefits.

To learn more, visit our website [RetireeFirst.com](https://www.RetireeFirst.com).



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