

# **Health Expectancy**

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## **Abstract**

This paper presents a different approach to measuring Health Expectancy, especially as it relates to the elderly population. This new actuarial approach is described and numerous examples are given. Three health status levels are envisioned: (1) healthy, (2) needs assisted living and (3) needs skilled care. Comparisons are given with external sources. As a separate but adjunct matter, actual mortality results are given at ages 90 and over. Beneficial aspects of health expectancy are discussed, including survival to and beyond age 100.