

Maximizing Health Span

A Literature Review on the Impact of a Healthy Lifestyle in Retirement

SUMMARY

Older adults comprise a growing proportion of the United States' population. There is increased urgency on maximizing "health span" which includes not only longevity but also the quality of those remaining years.

The report quantifies the most prominent risks for living a long and healthy life. It provides risk management techniques, and shares the framework developed in the Global Burden of Disease (GBD) Studies from the Institute for Health Metrics and Evaluation (University of Washington).

While the paper focuses primarily on lifestyle risk factors, it is also noted that socioeconomic factors play an important role in health outcomes. In this regard, the paper outlines different types of health interventions to improve health. It further seeks to provide actuaries with a deeper understanding of how modifiable lifestyle risk factors interact with other risk factors and subsequently affect health and longevity. The implementation of robust interventions for modifiable risk factors not only stands to benefit the individual, but also provides a clear framework for the management of health-care costs in retirement.

HIGHLIGHTS

- There is ample information on relationships among risk factors and between risk factors and medical conditions and deaths. However, much of the literature focuses on separately relating each modifiable lifestyle risk factor to medical conditions or mortality.
- For both the pre- and post-retirement age groups, the GBD identified the five risk factors with the largest impacts on long and healthy lives: tobacco use, high body-mass index, high fasting plasma glucose, dietary risks, and high blood pressure. In general, risk awareness and education, physical activity, healthy diet, and medication adherence are central risk mitigators.
- Outside the GBD framework, there are numerous well-established preventative measures and emerging risk factors that are of importance in the healthy aging agenda, including age-appropriate immunizations and screenings, social engagement, cognitive and mental health, sleep, vision and hearing impairment, purpose, managing activities of daily living, and aging in place.
- Accelerated digital adoption among older adults presents new opportunities to help provide individuals with more convenient and accessible care.
- Inequities play a central role in the adoption and maintenance of a healthy lifestyle both prior to and following retirement. An effective agenda requires the thoughtful attention to the differences in health and health care that relate to social, economic, and environmental disadvantage
- A large portion of health care spending has been found to be attributable to modifiable risk factors, much of it skewed towards older adults. This level of spending highlights the importance of healthy lifestyle interventions to individuals, providers, and payers.

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Maximizing Health Span: A Literature Review on the Impact of a Healthy Lifestyle on Retirement

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METHODOLOGY

- The study utilizes the Global Burden of Disease (GBD) Studies from the Institute for Health Metrics and Evaluation (University of Washington) to estimate the relative importance of modifiable risk factors and their causal relationships to disability-adjusted life years for pre-retirement ages 50-69 and post-retirement ages 70+ for both sexes combined in the U.S. in 2019.
- The GBD model is a widely recognized comprehensive model built upon expert panels' assessments of the epidemiology and clinical literature on the relationships between its chosen risk factors and morbidity and mortality. However, it does have limitations in that it does not allow for the impact of well-established preventative behaviors such as immunizations and screenings and excludes emerging risk factors. These dimensions were added based on a literature review that considered the interventions with the most established evidence base.

REPORT SPECS

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