

Reimagining senior care to meet changing demands

How Medicare Advantage special needs plans may help improve your residents' experience



Recently, there's been a lot of focus on reimagining the traditional assisted living model to improve the resident experience and meet the changing demands of aging baby boomers

Assisted living communities have traditionally followed a social-residential model, but as the baby boomer generation ages, there is a growing need for more supportive care services that allow residents to remain in these settings rather than transition to skilled nursing facilities.¹

According to an article in *JAMDA, The Journal of the Post-Acute and Long-Term Care Medical Association*, rates of chronic illness in assisted living communities are roughly one-quarter to one-half the rates among nursing home residents, underscoring the need for a holistic blended model that includes social and medical elements.²

But the ability to provide more medical and whole-patient focused services varies widely from community to community.

Additionally, the *JAMDA* report notes that the largest and fastest growing segment of the senior market is the “forgotten middle,” or middle-income seniors whose financial resources are projected to be lower than expected annual assisted living costs.²

Medicare Advantage special needs plans (SNPs) have the potential to disrupt the landscape and improve the lives of senior living community residents. These plans offer opportunities for communities to provide in-home, affordable, higher-level and more personalized health care services.

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“The senior living space, I think, is going to dramatically change over the next 10 to 15 years. And to keep up with those changes, collaboration is going to be key.”

**- Kyle Kircher, MD, MBA
National Medical Director,
Optum Home and Community**

Special needs plans: Improving the senior experience

While SNPs for skilled nursing facilities have been around for decades, similar Medicare Advantage plans are becoming increasingly popular in senior living communities. And these Institutional Equivalent Special Needs Plans (IE-SNPs) are growing quickly.

As an innovator in senior care, Optum provides one of the leading and fastest growing IE-SNPs, UHC Care Advantage, with a dedicated care team that is focused on improving the member experience through its comprehensive and holistic approach. The care team brings clinicians and care navigators, in-person or telephonically, to senior living communities. In addition, UHC Care Advantage is improving the senior experience by offering benefits beyond Original Medicare, like transportation and prescription delivery.

There's also been "a real evolution to recognize that people are traditionally transitioning out of their home to an assisted living community because they need additional support. And ownership groups are increasingly aware that seniors moving to their communities have more special needs, and they're looking for ways to meet them." Dr. Kircher noted.

Driven by the aging of baby boomers and a post-pandemic shift in preferences, there is increasing demand for care models—and SNPs—that support both older adults and the communities they live in, helping them avoid institutional care.¹



“One of the biggest changes we are seeing now is more and more provider groups are going into those settings to provide care as opposed to making those individuals have to come to the clinic.”

**- Kyle Kircher, MD, MBA
National Medical Director,
Optum Home and Community**



Data from the health care advisory firm Chartis shows that since 2019, SNP enrollment has grown 20%, adding almost 1 million beneficiaries for a total of 5.5 million in 2023. The market now represents 18% of all Medicare Advantage enrollment and two-thirds of all enrollment growth.³

Reimagining senior care

How you and your residents may benefit from the Optum care model and UHC Care Advantage:

Dedicated care coordination



Care navigators. Care navigators build on the already proactive and individualized care provided by Optum clinicians that know the members and track their unique medical, social, mental and behavioral health needs. Whether that's arranging transportation, making sure follow-ups with specialists are scheduled or helping members maximize their use of the wide range of benefits and services offered under UHC Care Advantage, the care navigators are helping "fill the gaps for both members and the communities where they live," Kircher said.

Reduction in avoidable hospitalizations



24/7 medical support. Members have around-the-clock medical support, because issues don't just arise between 8 a.m. and 5 p.m. "Sometimes community staff calls 911 because they don't know who else to call and they have a problem they can't answer," Kircher said. "We make sure on-site staff knows how to get ahold of us and understands that our support team can often provide the immediate assistance they need to reduce trips to the ER that may lead to unnecessary moveouts."



Proactive rather than reactive care. It's important to have clinicians who coordinate and collaborate closely with your staff to help identify issues earlier, before they become more serious. "We touch base regularly with individuals who work in the communities, who are there every day," Kircher said. "They alert us if something seems a bit off or if new issues arise, so that we know to check on them more regularly."



Medication reviews. Our care team closely reviews all of the members' medications, which are often prescribed by a variety of doctors. They check for contraindications and potential side effects, based on each member's unique conditions.

More services, additional support



More eyes and ears. Our care team and model supports your community. Residents enrolled in UHC Care Advantage gain a broader understanding of their health care needs and receive an individualized plan while communication to their responsible parties is enhanced and staff time spent on resident management is augmented. Besides offering caregiving guidance, the Optum care team helps with everything from scheduling transportation to ensuring members are getting follow-ups and treatment with specialists and therapists, or simply connecting them with a primary care doctor – services that Kircher noted help ease the administrative burden on community staff.



Treating the whole person. In addition to visits focused on members' physical needs, the care team screens closely for changes in behavior, mental health issues like depression and anxiety, and other social and financial concerns that can negatively impact health. The care team can help members and their families with advance care planning to ensure their long-term care goals are properly addressed, on their terms.

Reaching the "forgotten middle"



More care at reduced rates. According to the *JAMDA* report, SNPs offer opportunities for senior living communities – which have traditionally targeted high-income individuals – to reach and retain more middle-income seniors. They achieve this by offering services that traditionally were available only in higher-priced nursing homes.²



Expanding access. The middle-income senior population will double by 2029, and 54% of this "forgotten middle" will lack the resources to afford assisted living, according to the *JAMDA* report.² But the senior care journey often starts in lower-priced independent living apartments. Care models should expand offerings across broader populations to help communities keep seniors in more affordable settings longer.

Optum and UnitedHealthcare: On the leading edge of senior care disruption

Demand for SNPs is expected to grow steadily, with enrollment projected to continue increasing—mirroring the trend identified by Chartis.³ This will be especially true for IE-SNPs, as older adults look for ways to avoid living in more structured institutional settings.

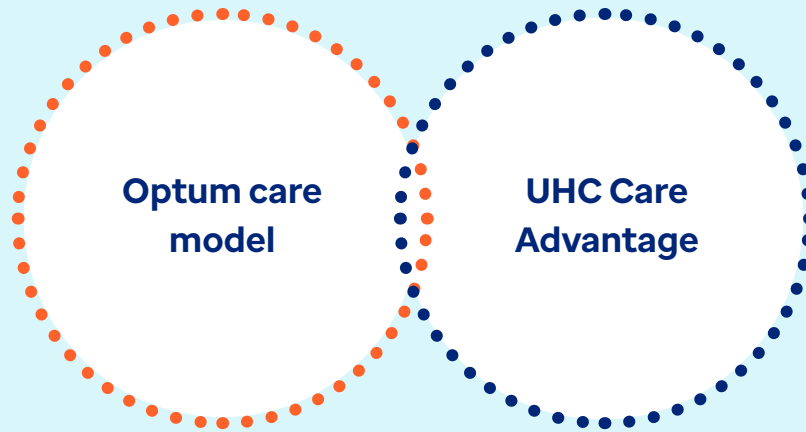
“Despite some innovative and promising models of AL (assisted living), there is general consensus that overall, the current model of AL has been taken as far as it can go,” the *JAMDA* report concluded. “As a society, we are asking AL to be a product very different than its original roots.”²

Optum is providing that needed disruption with its innovative and expanding care model, which melds the social with the medical and behavioral aspects of senior care and improves the senior resident experience by providing quality, affordable in-home and telephonic health care services.

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“A huge part of our model is the caregiving and guidance that we bring into communities, and we are on the leading edge of developing new programs and different types of services that meet seniors’ growing demands for proactive, comprehensive, holistic care that can keep them in their communities longer.”

**- Kyle Kircher, MD, MBA
National Medical Director,
Optum Home and Community**



The Optum care model and UHC Care Advantage, a specialized Medicare Advantage plan, bring health plan benefits, clinical support and expertise to residents of senior living communities. The model consists of a dedicated care team that works one-on-one with members to coordinate and support their health care needs.



To learn more, scan the QR code or
visit optum.com/seniorliving

1. [AARP Public Policy Institute. The Aging of the Baby Boom and the Growing Care Gap: A Look at Future Declines in the Availability of Family Caregivers.](#) Accessed August 5, 2025.
2. Zimmerman S, Carder P, Schwartz L, et al. The imperative to reimagine assisted living. *JAMDA*. 2021; 23(2):225-234.
3. [Chartis. In a shifting market, Medicare Advantage shows continued growth.](#) March 23, 2023. Accessed March 30, 2023.

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