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Selling to Seniors

— The 50+ Marketing Report —



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HOUSING

Wellness Trend Opens Door to New Conversations about Retirement Living

Around the country, retirement communities are making health and wellness a central part of their offerings for older adults. For marketers, this trend is a great new opportunity to have positive conversations with prospects.

"It's exciting for the industry because it gives us something different to talk to prospects about," says Sara McVey, vice president of marketing for Mather LifeWays, a nonprofit organization that offers a continuum of senior residences and community services. "The truth is, moving into a retirement community is not high on many people's list, but now we can talk with them about aging well and the dimensions of wellness, so they begin to think of it in a whole new way."

Mather LifeWays recently conducted a *National Whole-Person Wellness Survey* to develop a national profile of wellness programs in continuing care retirement communities (CCRCs) and active-adult complexes. The results show the majority of senior-living communities consider wellness a priority and are likely to incorporate wellness principles over the next five years.

"What we found was that leaders in the industry recognize not only the need for integrating wellness principles in their programs, but they also see wellness as the fundamental basis for planning everything from organizational structure to space design," says Perry Edelman, director of outcomes research for Mather LifeWays Institute on Aging.

Older adults also report that wellness is important to them—88% of CCRC residents and their families said they believe wellness programs are essential to residents' satisfaction, and 75% of them said that wellness programming was an important factor in their decision to join a specific community.

The survey identified wellness components across the six dimensions of wellness: physical, social, emotional, spiritual, intellectual and vocational. The survey found residents had the most opportunities in the physical and social dimensions, while the emotional and vocational dimensions still are being developed in most communities.

The survey also discovered that communities are making wellness part of their mission statement, developing more elaborate programs, incorporating it into different departments such as dining, and hiring better-trained staff to give programming greater credibility and effectiveness, McVey tells *STS*.

“Consumers today are much savvier, and they understand the value of having someone who is certified to work especially with older adults,” she says. “There is a lot of risk involved in offering a wellness program, so you have to have the right staff and equipment.”

For marketing professionals, the new focus on wellness is a great way to reposition the concept of moving to a retirement community. “We want people to see CCRCs as something beyond a place that they have to go to because of health concerns,” McVey explains. “Instead, they can go there and finally do all those things they’ve had to put off before.”

Focusing on the six dimensions of wellness gives marketers a positive way to describe the lifestyle available at retirement communities, she says.

“In our marketing, we try to deliver the concept through stories of our residents,” McVey tells *STS*. For example, one ad features a 77-year-old resident who joined a walking club, lost 25 pounds and recruited four of her friends. Next, she plans to try Tai Chi.

“We flaunt our programs in a developed way,” she explains. “It’s not just a fitness center. We exploit the training of our instructors, offer events, write white papers on wellness and offer podcasts.”

McVey says the survey also found that many retirement communities are beginning to build in methods of evaluating and tracking the results of their wellness programs, which will provide invaluable data to show their effectiveness. That data also can be used in marketing.

“Through this, we can completely alter how people grow old,” she says.

Info: www.matherlifeways.com

DO Sweat All the Small Stuff, and Market What You Have Realistically

(CD Publications) Offering all the most desirable, top-of-the-line amenities and pricing that’s more affordable than other age-targeted housing is the goal, but in the real world that’s not always feasible.

There always is going to be an amenities/services wish list, author Phyllis Thorton says, but things on that list cost money—so developers, managers and everyone else in the industry have to “market what we have.”

“While we have this wait for developing utopia, you have to fill out your buildings,” she says.

Thorton, who along with Christine Wirthwein authored *Inside Advice on Marketing Senior Housing: The 15 Critical Components of Success*, says developers and managers need to maximize their present offerings before taking on ambitious improvement projects. And such maximization starts with paying attention to all the little things, especially basic customer service.

“I wish I could say the magic bullet is in advertising or an aggressive mail campaign or an opulent community, but it all starts with the first phone call,” Thorton says.

The often overlooked small stuff such as making friendly conversation with a potential buyer/resident is key. And remember: Chances of a conversation are greater if the staff is attentive to incoming inquiries—that is, answering the phone quickly and addressing questions without lengthy hold times.

Additionally, a development’s sales representatives must make sure they follow up with potential buyers/residents and get them to the site. As for drawing leads, Thorton addresses one of her favorite methods, hosting special events, in her book.

Thorton says allowing people to see the community in action with an event, such as an education program run by a local college or a decorating class taught by an area firm, is key to helping dispel the myths that you’re providing an “old folks home.”

Thorton tells us people have to remember additionally that the physical plant, whether grand with amenities or subtle for those on a tighter budget, needs to look clean and flawless all the time. Not every potential lead is going to arrive with an appointment—some prefer just to drop in.

SELLING TO SENIORS

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Know where you're selling

Marketing housing for 55+ citizens (from baby boomers to assisted-living residents) isn't as easy as some in the industry thought it would be, Thorton notes. The rush of baby boomers into the market is coming, but the large wave that many experts spoke of in recent years remains a ways off in her estimation.

In the meantime, developers and managers need to know exactly what part of the audience isn't being served presently. Such segments are increasingly rare in the oversaturated market, she adds.

Thorton says developers/managers need to determine what will or does differentiate their development from others competing for the same market share. And don't assume that just because potential buyers/residents say they want a swimming pool, fitness center, etc., means they're actually willing to pay the market rate for them.

"Build to suit your niche knowing you can't build all things for all people," Thorton advises.

Plus, if designed properly, a developer always can leave room for improvements, says Thorton. But since "you can't re-invent yourself every five years," make sure existing services are running extremely well—hit those points hard when marketing.

—Brian Shappell

Info: Thorton: info@signuminc.com, 502/893-6655

TECHNOLOGY

Accessibility Is Key When 55+ Market Considers Purchasing Electronic Devices

Want to sell consumer electronics to the 55+ market? Then use integrated marketing campaigns that stress your device's accessibility and ease of use, advises Jupiter Research in a new report.

Researchers say 10 million adults aged 55+ purchased consumer electronics devices over the past 12 months. Compared with the general population, this group was more interested in high-definition TVs and digital cameras than video games or music devices.

When asked which devices they plan to buy in the next 12 months, 459 online respondents listed digital cameras, laptop and desktop computers, basic cellular phones, flat-screen monitors and HDTV-capable televisions.

Simplicity is of utmost importance to this demographic, JupiterResearch states. "Multiple features confuse users and distract from the core functionality of the device,"

researchers write. For example, only 20% of respondents said they have used the camera on their cell phone, even though they're comfortable using digital cameras.

At the same time, this older group did show interest in integrated devices such as a copier/scanner/printer, high-definition digital video recorders and HDTVs at relatively higher rates than the general population. These features are popular, researchers write, "because they simplify the setup process and preclude the need for multiple devices."

When it comes to marketing consumer electronics to people 55+, JupiterResearch says integrated campaigns that combine in-store visits, online searches, comparison shopping sites and e-mail newsletters are the most effective approach.

"E-mail campaigns integrated with Web analytics and e-mail campaigns integrated with postal mailings significantly enhance open rates, click-through rates and conversion rates," researchers state. "Members of the age 55 and older population also tend to be loyal, multichannel customers, so marketers should be able to collect usage data to enhance the overall relevance of mailings."

Info: www.jupiterresearch.com

HearPod: Hearing Aids for Boomers

Not too many people are ready to admit they need a hearing aid. Yet, millions of Americans—including a large segment of the aging boomer population—suffer from hearing loss.

HearPod says it's out to change the perception of hearing aids as something just for the elderly.

"Hearing aids, though changing, have a bad stigma," admits Randy Wohlers, president of HearPod, Inc., a company that manufactures digital hearing aids and sells them online. "We are changing that, by name and by using the highest level of technology available that people can't believe how well they work."

Wohlers launched the HearPod line of hearing aids in 2005 in an effort to offer high-end, customized hearing aids at a more affordable rate for consumers. His most sophisticated aid costs under \$1,000, compared with \$2,500 for hearing aids sold at retail stores.

Customers visit their doctor first, then send their hearing test results to HearPod via fax, e-mail or the company's Web site. The company creates a customized, 100% digital technology HearPod, which is mailed directly to the consumer with free shipping and a year's supply of wax guards and batteries.

“We’re targeting the baby boomers because as a whole this group is very educated and motivated to get help to continue a full and active lifestyle,” Wohlers tells *STS*. Many of them also realize they will have to work beyond retirement age, which requires good hearing.

So far, HearPod has sold its products primarily online, but it’s beginning to branch out to reach more consumers. “The perception of the value for hearing aids isn’t good out there,” Wohlers says. “We are determined to change that perception.”

The company now is offering HearPods in eight private practices at the same price and service level as online.

“The response has been overwhelming,” Wohlers says.

Info: www.myhearpod.com

HEALTHCARE

AARP Creates New Healthcare Coverage Options for Members

Saying it’s “on the leading edge of healthcare reform,” AARP unveils new relationships with two health insurance companies—UnitedHealthcare and Aetna—in an effort to improve members’ health.

The plans include Medigap insurance, indemnity products, Medicare Advantage plans and Medicare Part D prescription drug plans.

What’s unique about the relationships is that AARP is tying the companies’ compensation to specific healthcare metrics and marketplace benchmarks. For example, UnitedHealthcare’s compensation will decrease if the quality of members’ care does not improve, and its compensation will increase if it achieves specific benchmarks in the areas of diversity, corporate social responsibility, corporate governance, and easy-to-understand communications with members.

Benchmarks also will measure efforts to increase healthcare coverage for the uninsured; extend access to healthcare among diverse populations; create and offer care, disease and depression management programs; and monitor quality of care and patient satisfaction scores.

“These relationships will encourage top-quality care for people by publicly reporting the performance results of these health plans and insurance providers,” says John Wider, vice president of health products and services for AARP Services. “This information will mobilize AARP members to become ‘value shoppers’ when it comes to their healthcare.”

A highlight of the UnitedHealthcare relationship is a Medicare Advantage plan with a two-year commitment for 2008 and 2009—doubling the federal requirement in order to give people greater stability in their healthcare, Wider says. And the Aetna relationship includes a new offering for members aged 50-64, an age when many people cannot get or afford health insurance.

“This is patient-centered healthcare come to life,” says Dawn Sweeney, president of AARP Services. “These relationships will make the marketplace better and will continue raising standards in healthcare to meet the changing needs of our members,” adds AARP CEO Bill Novelli.

Together, AARP estimates the plans will provide health insurance to 7 million people today and 14 million by 2014. In announcing these new relationships, AARP says it will spend \$500 million in royalty revenue from the relationships over 10 years to form AARP Health AID (Answers & Information Delivery), a program designed to help Americans of all ages find answers to healthcare questions. The goal is to help people looking for information on topics such as remote caregiving, arranging long-term care services, and getting health price and quality information.

The new insurance products will carry the AARP name and be marketed with the insurance providers. The new agreements take effect Jan. 1, 2008.

Info: www.aarp.org

Chronic Conditions Will Be the Health Issue of the Future for Older Adults

To meet the needs of the boomer generation as it ages will require healthcare companies to focus more intently on wellness and prevention, develop new approaches to care delivery and plow greater resources into the healthcare system, reports a new study from the American Hospital Assn. (AHA).

When I’m 64: How Boomers Will Change Health Care says managing chronic diseases will be a primary focus of healthcare for this generation as it ages. Researchers note:

- More than 60% of boomers will be managing at least one of six chronic conditions, including hypertension, high cholesterol, arthritis, diabetes, heart disease or cancer. Of these, diabetes and arthritis will be the most prevalent.
- By 2030, more than one in three boomers will be considered obese.

At the same time, boomers will be different healthcare consumers than their parents, the report states. They will seek services that emphasize mobility and independence

and “demand more innovative, personalized healthcare programs that cater to their needs.” New technologies will allow them to receive greater care than their parents.

There’s no denying that the boomers will strain the nation’s already struggling healthcare system, AHA reports. It predicts a doubling of hospital admissions, a jump in emergency room visits and an increase in physician office visits to the point where boomers represent four of every 10 appointments. The prevalence of chronic conditions will mean more screening tests and immunizations, as well. The result will be an even more severe shortage of healthcare personnel.

While many hospitals are beginning to shift resources to address these needs, much more needs to be done, AHA states. Hospitals must plan for new technology, develop programs to help people manage their own chronic diseases at home, create initiatives to address obesity, involve patients and their families more directly in their care, and be more responsive to the diversity of patients.

Info: www.aha.org

Stars Come Out for Alzheimer’s

The Alzheimer’s Assn.’s first comprehensive public education campaign is using star power to draw attention to the disease.

The association’s new consumer campaign, which will appear in 12 markets this year, features 23 famous faces wearing purple T-shirts, including Ricki Lake, Lea Thompson, Peter Gallagher, David Hyde Pierce and Dick Van Dyke. The ads—appearing in *Newsweek*, *Time*, *O* and *Prevention*—feature quotes from the stars about the disease. They also feature one large word inviting viewers to act: “voice,” “move” or “open.”

The goal is to dispel myths about Alzheimer’s, which 90% of people say they don’t know much about, finds a new poll. More than five million Americans have the disease; 16 million are expected to be afflicted by mid-century.

Info: www.actionalz.org

Midwest, Sun Belt Offer Key Growth Opportunities for Rx Plans

Major cities in the Midwest and Sun Belt represent the best potential growth markets for Medicare Advantage prescription drug plans (PDPs), states *Medicare Outlook*, a report from HealthLeaders-InterStudy, a managed-care market research firm.

The report examines the managed-care segment of Medicare, this time focusing on prescription drug plans.

Health plans need to look at two groups to increase their Medicare Advantage membership—those in stand-alone drug plans who could move up to a Medicare Advantage plan and retirees in employer-sponsored plans that receive a subsidy for offering drug coverage, researchers report.

In the stand-alone prescription drug plan market, 17 companies now operate on a national level. The main ways these plans are getting new members are by acquiring competitors, lowering prices or obtaining low-income seniors who are enrolled automatically by the government. Now, “the challenge turns to converting PDP members over to managed-care products,” researchers write.

UnitedHealthcare’s Evercare, SCAN Health and Elder Plan dominate the special needs plan market—which focuses on offering special Medicare plans for elders with chronic conditions or those who are institutionalized.

“The plans in this sector are slicing and dicing the senior population into ever-finer groups with less prevalent chronic conditions—such as depression and obesity,” the report states. “Taken together, all of these plans have created a Medicare Advantage environment that is becoming more specialized and flexible in the treatment of seniors.”

Overall, UnitedHealthcare remains the leader in the prescription drug plan market, with 4.7 million members nationally, a 28% share of enrollees, the report states. Humana is in second place thanks to its low prices and marketing alliances with companies like Wal-Mart.

“The company also eliminated the branded coverage in the gap and raised prices for its ‘complete’ plans,” researchers say. “These plans originally featured brand-name drug coverage through the gap, but the program attracted those seniors who were most likely to take advantage of that feature and drove the product below profitability. Humana expected these changes would force many seniors to abandon the plan; however, the company kept stable enrollment of 414,000 members.”

In other Medicare Part D news, investigators for the U.S. House of Representatives’ Oversight Committee report that prices for 10 of the most-prescribed brand-name medications have increased an average of 6.8% since December under private Medicare plans, while premiums for Medicare drug plans have risen 13% in the past year.

Insurers and drug companies say the reports exaggerate cost increases and that overall, seniors are happy with their plans. A bill to allow Medicare to negotiate drug prices passed the House this spring, but failed in the Senate.

Info: www.healthleaders-interstudy.com

NY Advocates for Rx Marketing Reform

New York: AARP's state chapter here is working to reform prescription drug marketing in the state, focusing its efforts on the gifts drug company representatives give physicians and the sale of doctors' prescription records for marketing purposes.

AARP New York is mobilizing its membership in support of the Rx Marketing Reform Package—two bills now before state lawmakers. One would require drug firms to report annually to the state health department for public disclosure all gifts (excluding free samples) valued at \$75 or more to healthcare practitioners who prescribe drugs.

The second bill would prohibit the sale of physician prescription records when they will be used to market prescription drugs to doctors and other medical personnel.

"We polled our members on this issue, and they're for it," says Bill Ferris, AARP New York spokesman. "The average older person takes four prescriptions. There is no reason for doctors to prescribe new high-cost medicines when older, generic versions work just as well."

Ferris says 94% of doctors report that they have a relationship with a pharmaceutical company representative. AARP's grassroots campaign will encourage members to push for drug marketing reform in the state.

Info: Ferris, 518/447-6712

FINANCIAL SERVICES

AXA Urges Pre-Retirees to Wake Up!

Many pre-retirees are stuck in a place of inertia—not ready, able or willing to start planning financially for their retirement. The challenge for financial planners and advisors is to find engaging ways to spur them to action.

AXA Distributors has two words for consumers who haven't started planning yet: "Wake Up!" To give them a little jolt, the company's new campaign even features free grande lattes for representatives and their clients who meet to discuss retirement income planning.

"Wake up and smell the coffee. You can try to ignore me, but you can't ignore the facts," says a gorilla featured in the campaign's collateral materials. The gorilla is the same one appearing in the company's television ads.

"The gorilla is a metaphor for something that's on everyone's mind, but nobody talks about—saving for retirement," explains Eric Retzlaff, director of strategic marketing for AXA Distributors.

AXA Equitable's most recent *Retirement Scope* survey finds that less than half of U.S. workers aged 55+ have any idea about their retirement income. A quarter of respondents said they began planning for their retirement at 45-54 years old, while 32% didn't start planning until they were aged 55+.

"We want to spur Americans to wake up and smell the coffee, so we're making coffee gift cards available, which we hope will be the impetus for reps to have crucial discussions with their clients," says Jamie Shepherdson, president of AXA Distributors.

The campaign includes collateral pieces targeted at financial professionals, as well as materials reps can give to their clients.

Materials are designed to help reps approach their clients who they believe need to "wake up" about retirement planning and invite them to a free coffee to discuss next steps.

Last year, the firm launched two 800-pound gorilla TV ads, and two more were added this year, including during the Super Bowl. The ads are running on network TV in nine major markets and on cable stations including Bloomberg and CNN, Retzlaff tells *STS*.

Other findings from the company's *Retirement Scope* survey include:

- Most middle-class Americans plan to work until age 67, and half worry about having sufficient income in retirement. More than three-quarters expect to hold a paid job in retirement.
- 95% of working Americans and 86% of U.S. retirees agree that the Social Security program is in distress. The majority of respondents expect the government to increase the retirement age and reduce benefits to address the problem.
- U.S. retirees spend nine hours on the Internet at home, more than retirees in 10 other countries surveyed. More than half of retirees read the news and buy travel tickets over the Web, and 37% e-mail their grandchildren.
- U.S. retirees travel more than their counterparts in other countries. Other top activities among American retirees include hobbies, gardening, sports and volunteer work. Three-quarters of male and two-thirds of female retirees said they participate in a sport.
- People are considered old at age 81, up from 79 a year ago. Yet, people over 65 are seen as good workers, 93% of working and retired people say.

Info: www.axa-equitable.com

Marriage: 'Til Retirement Do Us Part

After spending a lifetime with a person, you'd think most married couples nearing retirement could read each other's minds about the years ahead. Apparently, that's not always the case, Fidelity Investments reports.

Fidelity surveys 500 married couples born from 1937-1964 and finds that in more than 30% of couples, husbands and wives gave completely different answers when asked what age they will retire, what they expect their lifestyle to be like and whether they plan to keep working. Nearly a quarter couldn't even agree on whether they currently use a financial advisor to help them plan for retirement.

Few of the couples surveyed knew the fine details about their investment products either, particularly annuities, brokerage accounts and pensions.

On the positive side, most couples agreed about their sources of retirement income—naming employer savings plans, pensions and Social Security as the top three.

“It was surprising to us that given how close many of these couples are to retirement, they had yet to sit down to discuss and agree on basic retirement goals, aspirations and income sources with each other,” says Steven Akin, president of Fidelity Personal Investments.

Meanwhile, a survey by Wachovia finds women worry more than men about their financial preparedness for retirement. Nearly 40% of married women report not knowing how much they have saved for retirement compared with only 20% of married men.

To help them better prepare for retirement, women in the survey said they would like companies to offer additional coaching, more information and education about investing and a better understanding of their expenses and where they can cut back.

Wachovia says it's responding to these needs through a new Web site called Women & Lifetime Retirement Planning. The site offers an age-based look at the steps women can take to prepare for retirement. The firm also offers women's conferences and events nationwide and is giving its advisors and specialists gender training, so they can communicate better with women.

Info: www.fidelity.com; www.wachovia.com/women

Work: 'Til Death Do Us Part

Nearly 40% of seniors polled by Bankrate say they plan to work until they die, even though 29% of those aged 65+ are saving more than 15% a year—the highest rate for any age group.

Meanwhile, 23% of those 50-64 are saving more than 15% of their income, and 20% are saving 11-15%, Bankrate finds in surveying 700 people yet to retire.

“If you're age 65, one of the key things that keeps you coming to work is the desire to avoid touching your IRA and nest egg for as long as you can,” says Tim Driver, founder of Retirementjobs.com. “Many of these people have lived through the Depression. They grew up in an environment where watching pennies was the norm. Many of them are working for healthcare, too. It's by far and away the largest concern for that group.”

Info: www.bankrate.com

MARKET DATA

Firm Offers Mature Market Survey Tool

Getting a quick read on your product, service or advertising campaign from your target market can make the difference between a campaign that flops and one that flourishes.

RTi Market Research says it's offering a quick and affordable way to do just that with its Mature Market Omnibus survey tool. The omnibus is a monthly online survey that goes to a national sample of 1,000 respondents between the ages of 50 and 74. Respondents are broken down into five age segments, as well as by region, income and gender so their feedback is a balanced representative sample of the market. The rotating groups of 1,000 participants come from a panel of 150,000 consumers nationwide.

“The mature market is challenging because there is no one dominant characteristic that defines this group, and they're so diverse and changing so rapidly,” says Todd Derene, vice president of RTi Market Research.

The survey is a shared client service, meaning a number of companies can split the cost of the survey, but they still can ask their own targeted questions. Companies can use it to “learn more about the market or get a quick assessment of their behaviors and attitudes regarding products and services,” Derene explains.

Firms can test messaging and product and package design, as well, because the survey allows for digital images to be included.

“Companies use the service as a quick, cost-effective way to see what their next strategy should be,” Derene says. “From there, they can begin to peel the onion back to get at more details and dig deeper into the market.”

He says a variety of types and sizes of businesses have used the survey tool, including consumer packaged goods, pharmaceuticals, entertainment, travel, retail and financial services.

Info: Derene, 203/324-2420;
<http://mmo.reiresearch.com>

Retirees Grow in Numbers, Affluence

More than 27% of retiree households now have incomes of \$50,000+—up from 23.2% in 2003, finds the Media Audit, a syndicated media ratings service.

In the 87 metro areas surveyed, the number of retirees also increased from 16.8% to 17.6%, and the number aged 75+ rose from 31.4% to 33.8%.

Other findings include:

- Retiree households with incomes of \$75,000+ rose from 11.2% to 13.8%.
- Retirees with liquid assets of \$100,000+ jumped from 27.8% to 29.9%; those with assets of \$250,000+ increased from 13.1% to 14.5%.
- The number making at least one purchase on the Internet spiked from 19.7% to 28.8%.

But these numbers have to be viewed locally, advises Bob Jordan, president of International Demographics, which produces the Media Audit.

“In Ocala, Florida, 36.1% of the adults are retired compared to just 12% of those in Austin, Texas,” he notes. “It will come as no surprise to most to find that the five metropolitan areas with the highest percentage of retirees are all in Florida.”

Info: www.themediiaaudit.com

Mothers, Daughters See Retirement Through Different Viewpoints

Mothers and their daughters have different ideas about what retirement means to them, finds a new survey from MetLife, with the younger generation looking forward to an active lifestyle but with the added burden of more debt.

Daughters are almost twice as likely as their mothers to have \$25,000+ in consumer debt, finds *It's Not Your Mother's Retirement*. They also are less likely (75%) to report Social Security as a future source of retirement income, while almost all of their mothers (90%) cite it as a main income source.

While 65% of mothers say their retirement has been excellent or very good, more than half of their daughters

believe their own retirement will be even better. They plan to spend more time traveling, socializing and working. Yet, while 75% of mothers retired before the traditional retirement age of 65, only 37% of their daughters say they'll do the same.

“These findings point the way to lifestyle changes for tomorrow's older women and may influence the growth and direction of the education sector and the travel industry,” says Sandra Timmermann, director of the MetLife Mature Market Institute. “We'll find more people traveling, taking courses and volunteering. There will also be an increased number of older people in the workplace.”

Timmermann also points to the advice mothers and daughters are giving each other.

“Mothers advise their daughters to save more money and not to ‘live beyond your means,’ she notes. “Daughters, when asked how they would have advised their mothers, say, ‘don't forget your dreams’ and be ‘willing to spend money if it will make you happy.’ It will be interesting to see if daughters, as they approach traditional retirement age and are faced with the financial realities of a long life, are more open to their mothers' advice.”

Info: www.maturemarketinstitute.com

INTERNATIONAL

An Inside Look at Japan's Aging Society

By Vicki Thomas, president, Thomas & Partners

“Japan is aging faster than any other country in the world. Knowing what is going on in Japan is highly beneficial for Americans, as you can see the future of an aging society,” says Hiro Murata, president of Murata Associates and the Social Development Research Center, both in Tokyo. Murata's specialty is supporting enterprises through strategic planning, marketing and alliance coordination.

Murata recently organized a Japan study trip for nine members of The Society, a group that meets twice a year to share ideas, experiences and fellowship in order to contribute to the advancement of ageless marketing.

The trip included several business meetings in Tokyo with major companies targeting boomers. Visits included U-LEAG, which publishes a monthly magazine named *Iki-Iki* (which means “live alive”) for women 50+. With a circulation approaching 430,000, the publication features popular comfortable clothing manufactured by U-LEAG and an *Iki-Iki* store where magazine readers can purchase items they've read about. 50+ Japanese women are less

likely to use the Internet to order products; instead, they use an 800 number and the mail.

Members also visited a Panasonic showroom in Tokyo where they had an opportunity to see products that might be in our homes in 2-3 years. Members heard about a sophisticated monitoring system for caregivers living away from their elderly loved ones that identifies activities of daily living. Panasonic was interested in feedback that might help make the product acceptable in the United States without violating privacy issues.

A visit to Club Tourism headquarters in Tokyo revealed that 23.5% of Japanese people aged 50-59 and 30.8% of those aged 60-69 read its travel magazine. More than 70% of the magazines are hand-delivered by customers participating in the Echo Staff program, which consists of 10,000 members. More than 4.78 million customers per year travel with Club Tourism, which operates 290 trips per day, employs 1,900 individuals and recently reported earnings of \$1.16 billion in gross annual sales.

Society members also toured the offices of Dentsu, the largest advertising agency in Japan. Dentsu shared research findings about boomers in Japan, defined as those born from 1947-1949. A third of the Japanese boomer market says it's proudest of the fact that members significantly contributed to the development of Japan.

Dentsu officials shared print and television advertisements produced for clients, including Club Tourism, Japan Railway East Company, Kanebo Cosmetics, Fufu 50 discounts for couples over 50, Mizuho Bank and Nomura Securities. I, in turn, shared examples of American advertising targeting the boomer market.

At NTT DoCoMo headquarters in Tokyo, marketing representatives described the features of their sophisticated new cell phone for individuals who want limited bells and whistles. The company enjoys a 54% market share.

Info: Thomas, 203/454-9952, thoma34@optonline.net; Murata, hiro@muratainc.com

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INTERNET

Site Offers Boomer Women a Voice

More than 6,500 individuals have opted into the newsletter on BoomerWomenSpeak.com, a Web site launched to "give our generation a voice," says founder Dotsie Bregel.

The site is primarily a forum, where thousands of boomer women post and read messages about more than 60 topics ranging from grandparenting and marriage/divorce to menopause, empty nest, religion, recipes and travel.

"It's really designed to help women connect, encourage and support each other," Bregel tells *STS*. "We have women aged 40+ from all over the world visiting the site."

Visitors don't have to register and can read forums for free. They can choose to sign up for the free e-newsletter. The site gets as many as 1.5 million hits per month and is number one among more than 1.3 million sites for a Google search of "baby boomer women," Bregel says.

Based on the success of the site, Bregel formed the Nat'l Assn. of Baby Boomer Women, a membership organization that provides information on self-improvement skills, free legal and financial advice via e-mail, and member discounts on various products and services.

"After researching online, book stores and the library, I found women who had written books, founded sites and were considered experts on issues concerning women at midlife. My offer was to promote these associates through the association in return for a monthly column, complimentary advice, tele-seminars or whatever they chose to offer the association," Bregel explains.

Christine Crosby, publisher of *GRAND* magazine, for example, is the association's grandparenting expert and writes an article for members each month.

Association membership costs \$75. "The association is for women at midlife who want to stay informed about everything from menopause to caring for aging parents," Bregel says. "We want them to catch the spirit that midlife is an exciting time for baby boomer women."

While the association Web site accepts no advertising, becoming a member allows developers of products and services for this market the chance to network with others and receive discounts on advertising at BoomerWomenSpeak.com, Bregel tells *STS*. She's looking for organizations interested in sponsoring the association.

Info: Bregel, 1-877-BBOOMER;
www.boomerwomenspeak.com; www.nabbw.com

AARP Launches Music Web Site

Music lovers aged 50+ can now visit AARP online and create their own customized online radio stations and artist recommendations.

As part of the launch of AARP's new music Web site, musicians Patti LaBelle, Corinne Bailey Rae and Joss Stone each developed their own stations featuring their favorite music. AARP says it chose these artists because of their multigenerational appeal, and it says its new site is open to all ages. AARP hopes grandparents will swap their customized radio stations with family members, including grandchildren.

The site also features "AARP Music for Grownups," with daily articles and commentary that readers can respond to; information about AARP-sponsored artists and concerts such as the Tony Bennett tour, as well as the ability to order tickets; and articles and guides on digital music.

In the coming year, AARP plans to add an online interactive community where members can share their music interests, stories and reviews through blogs and discussion boards, as well as tools to access concert footage online.

"Features and relationships like these will help us redefine our brand in new and exciting ways and contribute to our members' fulfillment," says Emilio Pardo, AARP chief brand officer. AARP says it hopes to build an emotional bond with members through music.

Info: www.aarp.org/music

CONSUMER PRODUCTS

Kmart Offers Deals for Caregivers

Kmart is the first national retailer to join the Caregivers Marketplace, a promotional program designed to give cash back on products purchased by people caring for elderly friends or family.

There are 44 million family caregivers in the United States, the majority of whom are women caring for an aging parent, says Amy Kasza, spokeswoman for Hamacher Resource Group, which manages the Caregivers Marketplace for a variety of pharmacies and retailers.

"Caregivers spend up to \$2,500 a year out-of-pocket on products not covered by Medicare," she tells *STS*. The Caregivers Marketplace is designed to give these consumers a break by offering cash back and rebates.

Every time they buy an eligible product, they can apply to the Caregivers Marketplace and get cash back. There are

no membership cards or fees for the program. Users just fill out a request form—available at Kmart or online—and mail them with their original receipts.

The average cash-back check totals \$30, and there is no limit to the number of times a consumer can apply. Eligible products include Ensure, Glucerna, Depend, Poise, Cottonelle Wipes, Citrucel and Os-Cal, among others.

Hamacher has been offering the Caregivers Marketplace for five years, but Kmart is the first national retailer to help promote it to its customers. "They looked at our target demographics and realized that we have a lot of the same interests and are serving the same group of people," Kasza says.

Hamacher conducted training sessions with several thousand Kmart pharmacists, who will be the point people in stores to promote the Caregivers Marketplace to customers.

"If you're talking about elder care, you can be sure the person is taking some kind of prescription, and the caregiver is usually picking it up from them," Kasza explains. Many studies have shown pharmacists to be among the most trusted healthcare professionals.

Info: www.caregiversmarketplace.com

INDUSTRY NEWS

AARP Road Show Kicks Off

Charlotte, SC, is the site of the first stop on the *AARP The Magazine* Road Show.

This is the sixth year the publication has taken to the highways with food, fitness and arts events scheduled to coincide with popular festivals and fairs nationwide.

"The Road Show reaches the most powerful buying demographic—the boomers and 50+ market—and provides marketers an opportunity for personal interaction with our readers in a variety of settings," says Jim Fishman, AARP publisher.

Road Show events include sweepstakes, product sampling, prize giveaways, free health screenings and massages, cooking demos and games targeted at this population. This year's tour includes 26 sponsors, including Dove Pro-Age, Princess Cruises, Hertz, Pringles, Del Webb and Kellogg's Smart Start.

The Road Show also will feature the Faces of 50+ Real People Model Search, which was added last year. The search seeks five to 10 models in the age groups 50-59, 60-69 and 70+. Contestants can register online.

This year, magazine readers will vote for their favorite Face of 50+ from a list of finalists online. All winners will participate in a photo shoot in New York City and appear in *AARP The Magazine* next year.

Info: www.aarpmagazine.org/roadshow;
www.aarpmagazine.org/modelsearch

TRAVEL

'Posse' of Senior Skiers Enjoys Specials

A theme week at Sunday River ski resort in Newry, ME, is drawing increasing numbers of skiers aged 50+, who love the opportunity to take advantage of special rates and activities just for them.

GO50 Week in January has been growing steadily since it was launched, the resort says.

"This theme week has been gaining momentum in a big way," says Caroline Ochtera, activity organizer for GO50 at Sunday River. "Two years ago, there were 20 people signed up, and last year, we saw 200 folks hit the slopes together."

In 2007, more than 800 older adults showed up, says spokesperson Alex Kaufman.

In addition to discounts on skiing, lodging and ski lessons, the week features evening entertainment such as a welcome social, dinner specials, a sock hop dance and a tour of the Snowflake Factory, where Sunday River's snow is made.

"The sock hop is the most popular without a doubt," Kaufman says. "Some serious dancing goes on, and folks are decked out in their finest attire."

Local senior skiers at Sunday River have even formed their own "posse," Kaufman says. The Prime Time Club is an independent group of skiers aged 50+ that meets mid-week to ski together and explore the mountain. During the season, the group also organizes ski trips to other resorts and social events, and for GO50 Week, members offer mountain tours.

The GO50 Week is sponsored by the Global Over 50 Ski Club, a group that works with ski resorts to organize ski trips and discounts for people over 50.

"We have a partnership with go50.org, and our group sales office does a lot of mailings to group leaders," Kaufman says. "The biggest gains have been in word-of-mouth, however. The people who came the first year were responsible for bringing many more in the following years."

Info: www.sundayriver.com, www.go50.org

Anniversary Special for 80-Year-Olds

Washington state: The Mayflower Park Hotel in Seattle is looking for 80-year-olds to take advantage of its special 80th anniversary hotel package of \$19.27 per night.

The special rate is limited to the first 80 bookings with a two-night minimum and proof of age. The package includes accommodations, valet parking and two cocktails in keepsake glasses.

The hotel tends to attract an older and more experienced clientele, ranging in age from 40 to 70, says spokesperson Stacia Williams. Last year, it offered a "Senior Moments" package with discounts for people aged 50+.

Info: www.mayflowerpark.com

CALENDAR

June 19: Third Annual Silicon Valley Boomer Venture Summit & Fourth Annual \$10,000 Boomer Business Plan Competition. Sponsored by Mary Furlong & Associates and Santa Clara U. Santa Clara, CA. **Info:** www.boomerventuresummit.com

Sept. 5-6: Senior Lifestyle Expo. Sponsored by the Northeastern Illinois Area Agency on Aging. Oakbrook Terrace, IL. **Info:** 312/540-9700; www.SeniorLifestyleExpo.org

Sept. 6-8: Life@50+ 2007. AARP national member event. Boston. **Info:** www.aarp.org/aarp_benefits/natl_events.org

Sept. 17-18: Marketing Professional Certification Program. Sponsored by the Life Services Network. Chicago. **Info:** www.lsn.org; 630/325-6170

Sept. 26-27: The Aging Revolution Summit. Sponsored by Wesley Enhanced Living Foundation. Philadelphia. **Info:** www.theagingrevolution.com

Oct. 3-5: The Coming of Age of Seniors Housing & Care: Wise Investing In an Asset Class for the Ages. 17th Annual Conference for the National Investment Center for the Seniors Housing & Care Industry. Washington, DC. **Info:** www.nic.org

Oct. 6-7: The Boomers Show. Las Vegas. **Info:** 310/276-2155; www.BoomersShow.com

Oct. 10-11: Senior Expo/Baby Boomer Expo. Baltimore. **Info:** 410/887-2002; www.seniorexpoonline.com

Nov. 6-7: DMA Mastering the 50+ Marketplace. Sponsored by the Direct Marketing Assn. New York. **Info:** www.dmamature.org

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WASHINGTON WATCH

Medicare Advantage Marketing Tactics Come Under Congressional Scrutiny

High-pressure marketing strategies used by Medicare Advantage plans to gain new customers have come under the microscope of the Senate Special Committee on Aging.

Sen. Herb Kohl (D-WI), chair of the committee, holds a hearing to investigate reports of aggressive, misleading and illegal marketing tactics used on Medicare beneficiaries.

“There’s a lamentable lack of oversight when it comes to the sales practices being used to sell Medicare Advantage plans to our seniors,” Kohl said. “Our goal is that these plans must be represented in a transparent, honest and fair way.”

A recent survey by the Nat’l Assn. of Insurance Commissioners found 39 states had received complaints of unethical or illegal practices by agents. Examples include enrolling deceased people using Medicare records, telling older adults that Medicare is going bankrupt, pretending to be official federal representatives, intentionally misleading clients about what benefits and doctors the policy covers and forging signatures on enrollment forms.

Critics say high commissions and short enrollment periods contribute to agents crossing the line. WellCare Health Plans, for example, offers its “volume producers” \$175 bonuses and plasma televisions. WellCare testifies, however, that “we have a very strong compliance program in place,” and the firm has fired several independent sales agents in response to complaints. Its new Trust Program is designed to protect beneficiaries and improve agents’ sales tactics.

UnitedHealthGroup and Humana also have been the subjects of complaints. In Oklahoma, the insurance commissioner reports that at least 68 Humana agents did not have licenses to sell in the state, and the company did not keep a state-mandated record of complaints. It is the first state to take formal steps to review companies’ files and sales strategies.

America’s Health Insurance Plans testifies that its members are developing new qualifications and training for sales agents, as well as ways to ensure that beneficiaries understand what they’re getting when they sign up.

The Centers for Medicare & Medicaid Services (CMS) allow beneficiaries to drop plans if they say they were misled into enrolling, and the agency punishes misbehaving companies by fining them or suspending enrollments. Leslie Norwalk, CMS acting administrator, says the

agency received more than 650 complaints about marketing abuse between December and March. Starting with the next enrollment period, CMS is requiring that Medicare Advantage plans call seniors to make sure they understand and want the product before enrolling them.

A Webcast of the hearing is available at <http://aging.senate.gov>.

FDA Bill Fails to Allow Drug Imports, Adds Monitoring of Medicines

A bill designed to give the U.S. Food & Drug Admin. (FDA) more power and money to regulate prescription drugs passes the Senate—without allowing importation of medications from other countries and with new safeguards to regulate drug safety and advertising.

With a 49-40 vote, senators basically killed a provision that would have allowed drug importation by banning it unless the U.S. Health & Human Services secretary certifies the drugs “pose no additional risk to the public’s health and safety” and will reduce costs for consumers.

Opponents of the provision—including the Bush administration—say they cannot guarantee the safety of drugs coming in from other countries. Advocates, including AARP, say it is unfair for Americans to pay more for the exact same medicines in the United States.

Other elements of the bill give FDA greater power to regulate drugs, including creating a system to track adverse effects on patients and implementing tougher restrictions on direct-to-consumer advertising. For example, FDA could require all radio and TV ads to describe a drug’s risks “in a clear and conspicuous neutral manner” and could fine companies with misleading advertising.

Drug manufacturers did score a victory in that senators stripped from the bill a provision that would have frozen consumer advertising for new drugs. Opponents said such a freeze would have violated free speech.

The House has not yet taken up a companion bill.

Bush Nominates New CMS Administrator

President Bush nominates Kerry Weems to run the Centers for Medicare & Medicaid Services (CMS).

Weems has been deputy chief of staff to Michael Leavitt, secretary of the U.S. Department of Health & Human Services, as well as acting assistant secretary overseeing budget and technology issues at the department.

Weems would succeed Mark McClellan, who left in October. The Senate must confirm Weems’ appointment.

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