



Senior Wellness 101: The Basics of Healthy Living After 65

A health-focused lifestyle helps older adults live fulfilled lives well into their senior years. Unfortunately, a new set of challenges makes maintaining healthy habits more difficult after 65. This guide outlines the most important things seniors can do to overcome those potential hurdles and protect their overall health while aging.

Medicare: The Foundation of Senior Health

Health insurance is a critical component of senior health. Adults become eligible for Medicare at age 65, but enrollment isn't automatic. Seniors must enroll in the three months preceding or following the month of their 65th birthday or during the annual Medicare enrollment period. The annual enrollment period is also when seniors can make changes to their Medicare plan. Seniors have several options for their Medicare coverage:

- **Medicare Part A:** Part A covers inpatient hospital care and is free for most seniors. Together, Medicare Parts A and B comprise [traditional Medicare](#).

- **Medicare Part B:** Part B covers outpatient care and doctor visits. Seniors must pay a premium for Medicare Part B. In 2018, the average monthly premium was \$134 for incomes of \$85,000 or less.
- **Medicare Part D:** Part D covers prescription drugs. It's a supplemental plan, so seniors must opt in and pay premiums. Part D premiums averaged \$33.50 in 2018.
- **Medicare Part C:** Also known as Medicare Advantage, Part C is an alternative to traditional Medicare. Medicare Advantage plans must offer the same coverage as traditional Medicare, and many include supplemental benefits for prescription drugs, dental care, and or/vision care.
- **Medigap:** Medigap is supplemental coverage designed to reduce out-of-pocket spending for seniors enrolled in traditional Medicare. There are several types of Medigap plans with varying costs; [learn more](#) at AARP.

Low-income seniors may qualify for additional health coverage through [Medicaid](#).

Healthy Habits for Older Adults

Access to quality healthcare is an important concern for older adults, but seniors shouldn't leave their health up to their doctor alone. Healthy habits promote a sound body and mind while aging. These are the best things seniors can do to preserve and strengthen their health.

Exercise

An active lifestyle is important at every age. [Regular exercise](#) reduces the risk of heart attack or stroke, strengthens mental health, and helps seniors maintain a healthy weight. Strength- and balance-training exercises, in particular, benefit senior mobility. However, seniors must take their specific health challenges into account when exercising. Many seniors prefer to exercise indoors where the environment is more predictable and help is never far away. Exercising indoors doesn't need to limit the types of exercise available; seniors can get a full-body workout with [indoor activities](#) like mall walking, swimming, or strength-training in a home gym.

Nutrition

A balanced diet supports strong bones, healthy immune function, and problem-free digestion, among [other benefits](#). However, due to financial, physical, and social challenges, many older adults struggle to get proper nutrition. According to a study published in the Annals of Emergency Medicine, as many as [six in 10](#) older adults are at risk of malnutrition. Adults should stay aware of how their [nutritional needs](#) change with age and take steps to simplify healthy eating, like having groceries delivered or dining at the local senior center.

Social Activity

The impact of socializing on health can't be overstated. Seniors who maintain [active social lives](#) experience better physical, cognitive, and mental health on average than seniors who are lonely or socially isolated. Seniors who don't get a lot of visitors at home should make an effort to get

out and engage with the community. Faith communities, senior centers, and hobby groups are great places for seniors to [meet new people](#) and form lasting connections.

Not every health problem can be avoided or delayed through a healthy lifestyle. Genetics, environmental factors, and lifestyle habits all play a role in senior health. However, when older adults take an active role in their overall well-being, they enjoy better health and more independence throughout their senior years.

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