Senior Scene





Promising advancements in Alzheimer's disease management

Alzheimer's disease has touched the lives of millions. Tens of millions of people have Alzheimer's disease worldwide, accounting for 60 percent to 70 percent of the total number of people living with dementia globally, according to the World Health Organization. However, when including early, pre-symptomatic stages like prodromal and preclinical phases, estimates indicate 400 million people across the globe are affected by brain changes linked to Alzheimer's, says the National Institutes of Health.

Expanding medications and clinical trials

For decades, medical interventions for Alzheimer's were limited to managing symptoms. Today, the treatment landscape is undergoing a profound transformation. Therapeutic strategies now directly target the biological drivers of the disease, supported by expanded drug offerings, advises Alzheimer's Research UK.

The Alzheimer's Association says that analysis of global clinical trials points to positive results of a growing body of medications. There are now 158 novel agents currently being evaluated across 192 clinical trials. While amyloid-targeting drugs once comprised 33 percent of the clinical studies, that share has dropped to 20 percent, as therapies targeting neuroinflammation and tau protein tangles have increased.

The Alzheimer's Association also says approximately 35 percent of drugs currently in development are repurposed therapies previously approved for other conditions. This helps speed up the pathway of important medications for clinical availability.

Earlier diagnoses

Disease-modifying medications show the highest efficacy when administered during early stages. That means that early detection of Alzheimer's disease is critical. The Alzheimer's Impact Movement says high-accuracy blood tests prescribed in primary care settings can enable clinicians to screen for amyloid pathology using a simple blood draw.

Targeting genes

Researchers supported by the NIH are exploring gene therapy approaches to reduce amyloid accumulation early on and quiet brain inflammation. These include delivering protective APOE-e2 gene variants.

GLP-1s, shingles vaccines and promising findings

Observational and real-world studies show that taking GLP-1 medications for type 2 diabetes or obesity is associated with a lower risk of developing Alzheimer's and cognitive decline, according to the Cleveland Clinic. Similarly, major published studies show that adults over age 65 who receive the two-dose shingles vaccine have significantly reduced risk of Alzheimer's and vascular dementia compared to unvaccinated individuals. Both of these treatments can reduce brain inflammation associated with dementia development.

Lifestyle changes

Medications and other therapies are just the tip of the iceberg. Non-pharmacological interventions also are successful at reducing Alzheimer's disease prevalence. Findings published in the Journal of the American Medical Association demonstrate that targeted exercise, dietary changes and cognitive training significantly preserves brain function. This can yield memory performance equivalent to being one or two years younger.

Alzheimer's disease research continues, and various developments in prevention and treatment are going beyond symptom management.

What to know about long-term care insurance

Insurance is a safety net that can help people confront accidents, injuries and other unforeseen events. People may be quick to associate insurance with injuries or property damage, but one insurance product is designed for something that has little to do with broken bones or homes wrecked by strong storms.

Long-term care insurance is an asset that can help people afford the fact that many are living longer. Indeed, a report from the National Center for Health Statistics in early 2026 indicated that life expectancy for someone born in 2024 reached 79 years in 2024. Life expectancy for someone born a year earlier was 78.4.

Longer life expectancies are good news, but when people live longer, they may need to tweak their financial approach to ensure they can afford the expenses associated with a longer life. Long-term care insurance can be a part of such changes. Families may have some common questions about long-term care insurance, including whether or not a family member needs it, what it covers and other details.

Will I even need long-term care?

A recent study from the Department of Health and Human Services concluded that nearly half of all men and 64 percent of women who reach the age of 65 will require significant long-term care during their remaining years. For the 14 percent of people the DHHS estimated will need more than two years of paid care, the cost will exceed $120,000. Long-term care can help to cover those costs, as AARP® notes that Medicare coverage for long-term care covers little more than hospitalization after an illness or injury. Medicaid also might not be an option until seniors have spent all of their savings and exhausted additional assets beyond their homes and vehicles.

Won't I be covered by government programs in my golden years?

AARP® notes that a survey from the nonprofit organization KFF (formerly the Kaiser Family Foundation) found that it's a widely held misconception that Medicare would finance a long stay in a nursing home if the need arises. However, long-term care insurance can help to finance a stay in a long-term care facility.

What are the basics of a long-term care policy?

The National Council On Aging notes that standalone long-term care policies typically indicate a benefit amount, a benefit period and an elimination period. The benefit amount refers to the maximum amount the policy pays per day for long-term care services. The NCOA notes that many long-term care policies include protection against inflation so benefits keep pace with rising costs. A benefit period is the duration during which benefits will be paid, while the elimination period is how long new policy holders must wait before benefits can begin. Elimination periods are why it can be vital for adults to take out a long-term care policy before they get sick so they can access their benefits the moment the need for long-term care arises.

Who can I consult about a long-term care policy?

Insurance agents and financial advisors can help adults and their families navigate long-term care insurance so they can find the best fit for them. Financial advisors can be especially helpful, as AARP notes decisions surrounding long-term care policies may hinge on prospective policy holders' asset portfolio.

Long-term care insurance can be the safety net some people need as they grow older and hope to cover the costs associated with living longer.





