

The opportunity

- For older adults, we need a digital-only (or nearly) channel
 - Not only saves cost, but also delivers better service
 - This will have risks, but usually no greater than the risks of poor service delivered by existing real channels
- The next generation of older adults contains a much higher proportion of digital older adults than previous generations
 - They will be entering the high cost zone of public sector services steadily over the next ten years
- So now is the time to start business model innovation for them

