Three Hours a Week

What staying strong is actually worth — in dollars.

STAY STRONG, STAY STEADY, STAY CONFIDENT · FRIDAY, AUGUST 21, 2026 · PRESCOTT, ARIZONA

Amelia just showed you how to protect your balance, your gait, and your grip. Here is the part I can add: what that work is worth. Not in how you feel — in dollars. The numbers are larger than most women realize, and they run in your favor.

42%

Programs that included **three or more hours a week** of balance and strength work reduced the rate of falls by **42%**.

That is about 26 minutes a day.

What one fall costs

$1,112	Average fall-related emergency room visit
$18,658	Average fall-related hospital stay
+$47,000	Additional medical costs in the year *after* a hip fracture, compared with the year before

One in four adults over 65 falls each year. Falls now cost the U.S. health system about $80 billion annually.

Where Medicare stops

$0	Skilled nursing care, days 1–20
$217/day	Days 21–100 — up to **$17,360** out of pocket
Everything	Day 101 and beyond — you pay all of it

Medicare does not pay for long-term care. Neither does a Medicare Supplement (Medigap) policy. That bill is yours.

What that care costs here in Arizona — every year

$82,368	**$76,446**	**$91,250**	**$125,925**
Home health aide	Assisted living	Nursing home semi-private room	Nursing home private room
PER YEAR	PER YEAR	PER YEAR	PER YEAR

Why this matters more for us

1 in 2 women over 50 will break a bone because of osteoporosis. For men, it is 1 in 4.

Women are hospitalized for hip fractures at a rate roughly **61% higher** than men.

TAKE THIS ONE QUESTION WITH YOU

"Am I admitted, or under observation?"

Medicare only helps with skilled nursing care after a hospital stay of **at least three days as an admitted inpatient**. Time spent "under observation" does not count — even if you slept in a hospital bed for four nights. Ask the question. Write down the answer and who gave it to you. It can be the difference between $0 and tens of thousands of dollars.

Twenty-six minutes a day is the least expensive line on this page.
Spend them, and you may never need the rest of it.

WISE WOMEN PROSPER

Veronica Aguilera

Founder | Retirement Income Educator | Financial Professional

You earned the retirement.
Let's protect the income.

If you would like to see what a year of care would actually do to your income plan, let's have coffee. No charge and no pitch — just a clear, unhurried look at your numbers.

Three questions worth sitting with

1. If a year of care cost **$91,250**, where in your plan would that money come from — and what would it cost the rest of your retirement to take it from there?
2. Which of your monthly **Essentials** — housing, insurance, healthcare, groceries, prescriptions — are covered by income that arrives every month no matter what the market does?
3. If one Social Security check went away tomorrow, would the plan still hold?

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WHERE THESE NUMBERS COME FROM

Fall reduction and exercise dose: Sherrington et al., *International Journal of Behavioral Nutrition and Physical Activity*, 2020 (review prepared for the World Health Organization guidelines). Emergency room and hospital costs: Reider et al., *Injury*, 2024, as reported by the National Council on Aging. Hip fracture first-year costs: Milliman research report prepared for the National Osteoporosis Foundation, 2019 (2014–2015 Medicare claims). Fall frequency and total national cost: Centers for Disease Control and Prevention, 2020 data. Medicare cost sharing and coverage rules: Medicare.gov, 2026 figures. Arizona cost of care: CareScout / Genworth Cost of Care Survey, 2024 survey year. Osteoporosis lifetime fracture risk: Bone Health & Osteoporosis Foundation. Hip fracture hospitalization rates by sex: Moreland et al., *Journal of Aging and Health*, 2023 (2019 data).

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