

Service Oriented Architecture

**An Interview with Mark T. Bertolini,
Chairman, Chief Executive Officer, and President, Aetna**

EDITORS' NOTE *Mark Bertolini assumed the role of Chairman in April 2011 after having become CEO in November 2010. He joined Aetna in 2003 as head of Aetna's Specialty Products. In July 2007, he was named President, responsible for all of Aetna's businesses and operations. Prior to serving as President, Bertolini was Executive Vice President and Head of Aetna's regional businesses. He is actively engaged in the national dialogue on health care reform, meeting regularly with state and federal policymakers. Prior to joining Aetna, Bertolini held executive positions at Cigna, NYLCare Health Plans, and SelectCare, Inc., where he served as President and Chief Executive Officer. He holds an undergraduate degree in business administration/finance from Wayne State University and a M.B.A. in finance from Cornell University.*



Mark T. Bertolini

COMPANY BRIEF *Aetna (www.aetna.com) is a Fortune 100 diversified health care benefits company serving approximately 36.5 million people with information and resources to help them make more informed decisions about their health care. With more than \$34 billion in 2010 revenue, a workforce of approximately 33,000, and operations in North America, Asia, Europe, and the Middle East, Aetna offers a broad range of traditional, voluntary, and consumer-directed health insurance products and related services, including medical, pharmacy, dental, behavioral health, group life and disability plans, and medical management capabilities and health care management services for Medicaid plans.*

How was Aetna impacted as a result of the recession and how is the brand positioned for growth today?

Aetna's brand is the second most recognized in our industry behind Blue Cross Blue Shield. People go to quality when times are tough and we have a quality brand, not only from the standpoint of our name recognition but from the types of products and services we offer. This is a reflection of the caliber and dedication of our employees and the services they provide our customers.

The economy is challenging for many of our customers. We saw a lot of attrition relative to layoffs in the employer group population but we

also saw more people come into the individual market as a result.

How do you show what makes a brand unique and differentiate it within the industry?

Number one is stability – we have been around for almost 160 years, so that means a lot to people when they think about a company they want to do business with.

But we are also leading in the way we think about where the health care system needs to go. For example, we have invested heavily in a service-

oriented architecture as part of our business model and that has allowed us to bring a lot of things to the Web, to mobile and handheld technology. The health care system is difficult to navigate, so we have been building tools that make it easier for customers to interact with the system.

We still have a long way to go, but I believe we have made progress in bringing more transparency and ease-of-use to a complex and difficult system to navigate.

How do you balance offering the technology and not losing personal interaction?

There are a lot of interesting ways that people personally interact today.

It is interesting how different the dialogue is when people relate to us via different forms of media. Twitter is much more casual, while e-mail and the phone are much more structured. We need to meet people where they are most comfortable communicating with us instead of the other way around. It's the tangible humanity of the corporation relating to individuals that is far more important.

Going forward, my goal is to make business leadership much more tangible and human in the eyes of the public, because it's easy to attack buildings and corporations but it's difficult to attack people. If I'm available and transparent, people are going to find it much tougher to attack us as an organization because we are trying to help other people.

The technology allows us to interact much more efficiently and conveniently as people go through their daily lives, but it needs to fit each customer and in a way that he wants to use it.

How critical is corporate responsibility to the culture of the brand?

It is very important. When we established our foundation in 1972, we were one of the first companies to create a corporate foundation.

Since 1980, Aetna and the Aetna Foundation have given away close to \$400 million. Our employee charitable gift-matching program now contributes about \$5 million annually. We also give away hundreds of thousands of hours every year in people's personal time to the communities we serve.

Health care is local and we encourage our employees and our employee resource groups – for which we fund projects – to get active in their local communities and represent the company well.

Are you frustrated that the industry doesn't get recognized for the good it does?

It's a lesson for us that we haven't found the way to share our value with the people we serve in a way that is meaningful to them.

If our customer service people have to pick up the phone because we screwed something up, that is a dissatisfier. How do we make it a satisfier? A satisfier is when that US Airways jet landed in the Hudson River, we knew we had 20 members onboard almost immediately, so we had a critical incident stress debriefing team for them when they got onshore to talk to them and fly home with them when they had to get back on a plane – that is valuable.

We have to find in those interstitial spaces of everybody's day how we can provide value to them and that is where technology comes in.

So I am disappointed that people don't understand what we do. I'm very disappointed with our leadership in government for having made us the villains as part of the health care reform process, but I do carry some of the blame for that because we, as an industry and as an organization, have not done a great job of describing why we are valuable and important.

You are engaged with the Partnership for New York City, which brings together top business leaders in the market. What role does the Partnership play?

The members of the Partnership put aside their corporate roles to bring their levels of expertise and support for the community to bear on big issues.

We had some interesting meetings with hospital trustees and the Medicaid leadership of the state as Governor Cuomo was trying to put together his budget.

Talking over the issues and bringing our skills to bigger problems is a huge value for New York, not only from the standpoint of generating ideas and providing paths to reach a conclusion, but also as a forum to air out the issues and share the data associated with the issues New York faces. ●