

Community-Focused

An Interview with Karen M. Ignagni,
President and Chief Executive Officer, EmblemHealth, Inc.

EDITORS' NOTE Karen Ignagni started in her current position in September of 2015. Ignagni joined EmblemHealth after more than 20 years with America's Health Insurance Plans ("AHIP") as President and CEO. She has played a key role in the evolution of healthcare policy, including passage of the Affordable Care Act. Previously, Ignagni served as the Director of the AFL-CIO's Department of Employee Benefits.



Karen M. Ignagni

COMPANY BRIEF EmblemHealth, Inc. (emblemhealth.com), through its companies Group Health Incorporated (GHI) and HIP Health Plan of New York (HIP), provides quality, affordable healthcare coverage and administrative services to approximately 3.1 million people. Groups and individuals can choose from a variety of PPO, EPO, and HMO plans, as well as coverage for prescription drugs and dental and vision care. EmblemHealth offers a choice of networks, including quality doctors, and other healthcare professionals throughout the region, leading acute care hospitals across the tristate area, and physicians and hospitals across all 50 states.

What is it that makes EmblemHealth so special?

More than 75 years ago, Mayor LaGuardia had a dream about bringing access to healthcare coverage and benefits to city workers. That is how our plan was born.

From that portfolio, we expanded to serve other leaders and individuals in the community, in the Medicare and Medicaid arenas, and working families. We're in the healthcare exchange, we're in small group, and we provide healthcare coverage to a large number of individuals in the not-for-profit New York community.

We're expanding to become a major player in the industry but also in the New York community. We're a bit different from other plans because of our not-for-profit designation. We're the largest not-for-profit plan in New York and we're one of the leading not-for-profit plans in the country.

Emblem has instituted a number of initiatives to invest back into the community. For example, we have a neighborhood health plan approach to make sure that we're not only providing access into the system and providing peoples' health plans and being their insurer,

but that we're there to help when they need it.

In other words, if individuals are confused about their health benefits, they can go to one of our local offices and get assistance. This is available not only to people who are EmblemHealth members, but to those who belong to other plans as well.

If individuals in the community are worried about a particular issue related to their diabetes, for instance, we have diabetes training programs, wellness programs, and early-intervention

programs again, not just for Emblem members but for people in the community. We do Zumba classes for people in underserved communities who would otherwise not have access to them. We do a program that has been nationally recognized called Caring for the Caregiver, because so many individuals today are not only caring for their children but also for their elders. How does one deal with this? It involves being aware of what their options are, being able to talk to other people who are in similar situations, and getting help with the stress this brings. It may sound like a small thing but, for many families, it's a very large one. Giving people help through meditation and other training can materially improve their stress.

These are the kinds of things we do – we're very community-focused and community-oriented. We're domiciled here in New York and serve all of the boroughs, but also New Jersey and Connecticut.

How important is it that your workforce mirrors the diversity of your customer base?

It's crucial because from that diversity comes first-hand understanding about the problems and challenges the diverse group we serve are experiencing day-to-day.

We need to have individuals who have that understanding, from which comes empathy which, in turn, is crucial in designing programs and effectively managing operations. We feel very strongly about this at Emblem and we have worked hard to make sure we have a team to reflect the communities we serve.

In our neighborhood health centers that are located in many underserved communities, the individuals staffing those centers are from that community. In addition, we are very unique not only in the New York area but in health plans

across the country, in that we are partnered with one of the largest medical groups in New York. In addition to providing the insurance side, this partnership gives us a broader perspective on the challenges both in the general health arena and those that are facing our members.

At Emblem, we're not only giving them passage into the system through health plan benefit coverage but also helping them navigate through the complexity of the system with the help of some of the best physicians, be they primary care or specialty, or nurse practitioners and nurses. Together we have care teams to serve our members and other people in the community.

Is the U.S. going to be able to address the healthcare challenges of the future and is the right dialogue taking place to make that happen?

We can't stop the clock. People in our country are getting older and our job in the health arena is to constantly innovate and be very close to the research about what works and what doesn't. We've certainly learned a few things along the way.

This plan has distinguished itself because of our ability to coordinate care. That means that we have nurses and doctors who are champions for individuals to help them navigate through the complexity of the delivery system.

It also means we work collaboratively with our hospital partners and with other physicians in the area. We do whatever we can to intervene early and to focus on wellness and prevention. It's critical not to let things develop to the point that they become catastrophic and we have to intervene with the most expensive treatment.

It's about early intervention, but also having programs that effectively help people manage their asthma, their diabetes, and their congestive heart failure. We have many patients that have all three and many more conditions.

We look at how we can integrate their care and make sure that their valuable time is effectively and well spent in the medical care arena. When our individuals have very complicated surgeries or conditions, we make sure we're partnered with the best providers to meet their needs in a high-quality way.

It involves developing a care management approach, which we have pioneered in our plan, and making sure that we have the right partnerships with the individuals who are on the frontline of healthcare innovation. We're effectively leveraging all of that for our members.

Is there enough of a focus today on wellness and prevention?

We believe we can do more on health and wellness. It is one thing to provide all of the research and information that is being developed at NIH and elsewhere in our country about the role of diet in diabetes. Unless individuals have the financial wherewithal and availability to purchase healthy food in their communities, they won't be able to achieve those objectives.

We have partnered with individuals and organizations in the community to conduct health fairs to make people aware not only of what their risk may be on the medical side, but also to educate them on the food side. We help them understand healthy eating and provide access to fresh foods. This, for example, is part of getting diabetes under control.

Increasingly, research is showing that diet may play a very important role in other kinds of healthcare conditions. This is a very important way to start down a healthy path.

In our neighborhood care centers in very underserved communities, we spend a great deal of time educating people about healthy eating, including how to put together healthy meals for people who are very busy.

Where is the innovation taking place within the industry?

There are several buckets of innovation to talk about. Innovation is a very broad concept that can mean important things or, alternatively, it can mean very little.

It starts with familiarizing ourselves with information from our clinical leaders and their team – the nurses and physicians who work with us – to stay ahead of best practices. We use this to determine how we can leverage the latest in research that is going on in some of the best academic medical centers across this country and the world. We look at how we mobilize that information into very specific programs to improve people's lives, because that is the gold standard here. People want us to help them navigate through a complicated delivery system, but also they want their lives improved.

What will it take to improve a healthcare condition and the healthcare situation for one person at a time? When we look at aggregates and very large trends, it doesn't tell us much about how to help one person at a time, and we're very focused on the personalization of healthcare.

We're very focused on providing a guide through the complexity of healthcare, and on making sure we partner with some of the best

■
We're very focused on providing a guide through the complexity of healthcare.
■

facilities in the world, in New York and elsewhere. This way we can guarantee that our individual beneficiaries will be able to get what they need when they need it from the beginning of life until the end of life, and at all the markers in between. This is how I define innovation.

You're involved in the Partnership for New York City. What makes that organization so effective?

The Partnership is led by an extremely well-qualified and effective person in Kathy Wylde. Any collaboration takes leadership and she more than qualifies as an exceptional leader.

Even though people are busy and involved in many different things, we almost always find that the busiest people are happy to be called upon to work together to improve their community. The Partnership does a wonderful job of leveraging the very busy people who are part of it and focusing them on important issues they can address. It's vital that they stand up and have a view about a particular issue. It's important that early on, they give advice and counsel.

How critical is it to have a culture within Emblem that supports the local community?

It is absolutely crucial for us because we were born out of the community and our work is in the community. We make sure that all of our associates understand the value we place on service and performance for the community. We spend a great deal of time talking about it here; it distinguishes us; it's part of our DNA at Emblem; and it has been developed decade after decade. It really goes back to what Mayor LaGuardia expected as he set a high bar. We make sure all of our new associates understand where we have come

from, what our goals and objectives are, and what our service expectations are for all of our associates.

How important is it to build the awareness that this is an innovative and dynamic industry?

It's crucial. I've been very gratified to see the numbers of people who want to come to work here. I like to meet most of them myself to talk about our goals and objectives. I want them to understand who we are, what our overreaching goals are, and what we're trying to do in and for our communities.

We have had a number of individuals who have come both from other plans and other industries. I have been really honored by the reception we've had on the part of people who are interested in coming to work here.

What excited you about this opportunity and coming to Emblem?

What excited me was the long tradition of this company within this community. They know who they serve and why they serve them. What they were doing excited me, as did having an opportunity to come into an organization that had that service expectation and community identity. It is exciting to have the opportunity to lead this organization at this time when there are challenges on the cost front in healthcare and challenges in a number of other arenas in the healthcare area. I like challenges and I come from a world where we had many every day of the week.

What excited me about this opportunity was where this plan is situated, what its mission was and still is, and what this could become.

Is it important that the company stay true to its history?

Very much so. I came from a working-class family. I was the first person in my family to go to college and I felt very lucky. I understand our roots because that is how I grew up. There were many times we could not afford to go to the doctor; there were many times when we couldn't afford to buy certain types of groceries. I also came from a diverse community and I spent 11 years working for the ALF-CIO, which gave me the opportunity to serve the labor movement and the unions of this country. These elements of my background came together well to make this opportunity the best fit at this time. Most recently, my experience has provided detailed insight into the Affordable Care Act and some of the operational challenges that plans have had to take on. ●

■
We're expanding to become a major player in the industry but also in the New York community.
■