

A Renaissance Man: Young's a Crusader for Health Care Consumerism

BY TODD CALLAHAN » EDITORIAL DIRECTOR » THE INSTITUTE FOR HEALTHCARE CONSUMERISM

Minnneapolis this week, Boston the next, a layover in Atlanta and then it's off to Dallas and then hitting the West Coast for meetings in Phoenix, Los Angeles and Seattle.

That is not the itinerary for the last leg of a U2 tour. It is just another business trip for John Young, who has been honored with this year's John J. Robbins Senior Memorial HealthCare Consumerism Leadership Award.

As the Senior Vice President of Consumerism for Cigna, Young is a Tour de Force in the health care consumerism movement. Consumerism is not only a job title, but it is a passion and way of life for Young, who has been involved with the health care consumerism movement since 2000.

"John's passion for consumerism is infectious," says Chris De Rosa, president of the western region for Cigna and Young's direct supervisor. "John's greatest strength is his ability to humanize consumerism and apply it to day-to-day living. You don't have to be an industry expert to understand what John is telling you."

For more than a decade Young has logged several miles on the odometer of countless rental cars, accumulated thousands of frequent flyer points and spent more time in airports and company board rooms than probably any person in the health care industry.

"Not only is he an expert in the field of consumer-driven health care, [Young] is creative, insightful and forward thinking," says Bill Reindl, the market development leader of corporate exchanges at Aon Hewitt, who managed Young when Reindl was vice president at Cigna. "John is also a tireless worker and first rate presenter who will make an audience laugh while thoroughly educating them at the same time. He is a valued partner."

Young has been a fixture at The Institute for HealthCare Consumerism's FORUM conference series and always provides insightful, educational and entertaining presentations.

A true Renaissance man, Young has the ability to reference the French writer and philosopher Voltaire in the same sentence with Marvel comic's Amazing Spiderman and make it work. He also has been known to mix in some historical references in his presentations, such as the French Revolution or throw in a reference from "The Simpsons" just to keep the audience entertained and on its toes.

A quality about Young in his presentations is he can relate to any faction of the health care industry, whether it be employers, brokers, consultants, advisors, TPA or other insurance carriers and solution providers. He also has established relationships that go beyond helping employers and brokers with business strategies and decisions about their health care spend. The senior vice president of consumerism for Cigna also is helping shape the political landscape of this megatrend with his many frequent trips to Washington D.C. as a member of the Board of Directors for the American Bankers Association's HSA Council.

"I invited John to join the Board of Directors of the ABA's HSA Council because of his depth of knowledge and experience in consumer-driven health care operations at CIGNA," says Kevin McKechnie, executive director of the ABA/HSA Council and a former HealthCare Consumerism Superstar. "Few other industry executives have the same combination of expertise, experience, foresight and political acumen that John has accumulated in his career."

"John and I worked closely throughout the congressional debate over the Affordable Care Act. His advice on how to explain our business to political leaders was invaluable. Our organization prides itself on finding only the best

leaders to represent our industry and among those, only the best to serve on our Board of Directors. It is an honor and a privilege to have his guidance."

Consumer-directed health care continues to gain widespread acceptance among employers, and Young has been a catalyst for the steady increase in adoption rates. He also has transformed his presentations from focusing on defining consumerism to the next stage of how to implement CDHC into an employer's workforce.

Young also has aligned himself with an impressive list of broker/advisors, who help lead the crusade of health care consumerism. Young has been associated with key figures such as Barb Vasko, vice president of Aon Hewitt; Sander Domaszewicz of Mercer Health & Benefits; Kevin Munkholm, Arlene Lieberman, Tracey Best and Leticia Germain of Barney and Barney LLC; Nancy Riggs of Lockton; Scott Wood of Benefit Commerce Group; Courtney Touw of Clearpoint; Dan Hodges of Woodruff Sawyer and Company; and Nicole White of Wells Fargo, as well as many others from around the nation.

Partnering with these and other CDHC-savvy advisors has allowed Cigna to become one of the top carriers in the health care consumerism arena. This partnership also has developed several new HSA accounts, helping employers and employees save money.

"John is simply the go to expert in his field of consumerism," says Munkholm, principal at Barney and Barney. "He knows every thing there is to know about consumer driven options and health care in general. We have been fortunate to deploy this knowledge to our clients' benefit, educating them on the advantages of adopting his very effective approach to health care cost containment. When it came time to search for the best person in the industry to deliver this message, there was no comparison as John was, and is, the definitive source. He just also happens to be a great guy."

Vasko echoes those same sentiments.

"John Young is an innovative, progressive, passionate leader in moving health care consumerism to a desirable future direction," Vasko says. "He has coached me on various client engagements on how to optimally position consumerism in order to obtain successful client outcomes. I can thank John's coaching on helping me become a solid consumerism expert, which has allowed me to implement consumerism across all my clients."

According to Young, the overall success and growth of health care consumerism boils down to the best practices like key leavers such as an optimal plan design, targeted incentives to gain maximum employee engagement, simple and direct communication, which also will effectively enhance employee engagement, and easy-to-use cost transparency tools that help to build consumer trust.

Transparency has been a buzzword thrown around a great deal in recent months, thanks to the emergence of solution providers such as Castlight Health out of San Francisco and Atlanta-based Monocle Health Data.

At IHC FORUM East in April and again at FORUM West in Las Vegas in September, Young was the moderator of a general session focusing on cost transparency and decision-support tools at the point of health care services.

"I agree with Ron Bachman and don't like the word transparency," Young says. "He called it the 'right to know' and it's true—people have the right to know health care price, quality and information on alternatives procedures or medications."

Joining Young on the general session panel titled, "Health Care Transparency Today and Tomorrow – Empowering the Individual" was Wally

HealthCare Consumerism superstars 2012

“John has a keen eye for noticing innovations in health care consumerism. He goes above and beyond in getting to know people, understanding the core problems innovations are trying to solve for and connecting people in ways that drives collaboration.”

Gomaa, the president of ACAP Health; Praveen Mooganur, the chief operating officer and Castlight Health Medical Director Dena Bravata.

“John has relentlessly pressed all stakeholders: providers, health plans, employers and patients to recognize their own contributions to the needless escalation in health care costs and over utilization,” Bravata says. “Moreover, he has pushed for benefit designs that rationally but fairly encourage consumers to evaluate their own health services utilization, to encourage employers to question whether the care being provided to their employee populations meets the best available evidence, and to support tools that facilitate well-informed decision making. He is indeed a champion of consumerism in health care.”

Young says in the case of CDHPs, individuals have assumed both greater power and responsibility in making health care decisions for themselves and their families. Consumers deserve the right to know health care costs, the quality of the care they are seeking and alternative treatment options.

“If the goal is to have informed consumers making the best and most cost efficient health care choices, then access to the right information how, when and where they want is fundamental to making rational, wise, and successful health care decisions,” Young adds. “At Cigna, we see evidence that our Choice Fund CDHP customers are increasing their use of available online cost and quality information to help them select a doctor or hospital, or compare care options, or to review potential medical costs. Making this information ‘actionable’ has been a bumpy road, until now. It’s an exciting time for health care consumers, because today this information is personalized, accurate, motivating.”

With the emergence of Monocle, Castlight and the work of health plans such as Cigna, Aetna and UnitedHealthcare, information is slowly being offered to consumers.

In 2012, Young’s organization embedded the mycigna.com consumer portal’s “Find Doctors and Services” online search engine with highly accurate quality and pricing information—including specialist, facility and related fees—according to the real-time status of the consumer’s health plan deductibles and co-insurance, as well as their available health spending account funds. Now consumers can compare total costs for 200 procedures (accounting for 80 percent of claims), by specialist and affiliated facilities, before choosing their physician.

“So what I see as a consumer’s right, is really a health plan’s obligation—to our clients, our customers and the communities we serve,” Young says. “Our approach of placing the right information how, when and where consumers want it.”

Cigna’s newly improved web portal was named by the *InformationWeek 500* as one of the world’s top 10 innovations of 2012, and has been nominated for a 2013 Edison Innovation Award for its contribution to society.

Before becoming a rock star on the speaking circuit and banging the drum in support of health care consumerism and the consumer’s right to know when it comes to pricing for health care procedures and prior to coming to Cigna, Young held employee benefit consulting and management roles with Marsh McLennan, and was a founding member of Consumer Driven Marketing,

THE JOHN J. ROBBINS SR. MEMORIAL LEADERSHIP AWARD



John Young, Senior Vice President, Consumerism

Company: Cigna

Headquarters: Bloomfield, Conn.

Website: www.cigna.com

Founded: 1982

No. of Employees: 29,000-plus

Nature of Business: Cigna is a global health service company, committed to improving the health, well-being and security of the people it serves.

Key Executives: David Cordani, President, CEO; Mark Boxer, Executive Vice President; Maggie Fitzpatrick, CEO; Herb Fritch, President.

the middle market sales agent for Definity Health, which has long been considered a pioneer in the health care consumerism movement. A company founded in 1998 on a table in a borrowed conference room, Definity Health was sold six years later to UnitedHealth Group for \$300 million.

“The amazing original people at Definity Health were what I affectionately refer to as the ‘virus in the machine,’” Young says. “Bottom line - my work there taught me that innovation always pokes at how things are done today and asks, ‘how can we do it better? What needs to change and how do we make that change happen with excellence and meaningful results?’ This little idea in the late ‘90s has changed how everyone does employee benefits today.”

Young, who spent four years at Definity, also served as office head of Great-West Healthcare in Minneapolis, as well as their national consumer-driven health expert in 2004 after the buyout. Young served on the Executive Board of Consumers for Health Care Choices, was the Chair of the Industry Advisory Committee of the HSA Council, He also has given his time as an adjunct Professor at the University of California San Diego and the University of St. Thomas in Minnesota teaching employee benefit courses in their master’s program.

“John is one of the most innovative thought leaders in educating the market on health care consumerism,” says IHC founder and CEO Doug Field. “His passion is contagious and matched by his real time market experience. There is nobody more deserving of the John J. Robbins Senior Memorial HealthCare Consumerism Leadership Award.” **IHC**