

BENFIELD BUSINESS-HEALTH LEADERSHIP

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PERSPECTIVE

Influencing Senior Management—Part 2: Dear Santa, I want an Auto Mechanic for Christmas.

by Chuck Reynolds: President, Employer Practice — contact chuckr@benfield.com

This fall, we lost the auto mechanic that had been our family's 'go-to guy' for everything from regular maintenance, to major repairs, to advice about buying a used car for the kids. Oh, he didn't die. Rather, after a series of questionable calls and quality problems, he lost our trust.

So, we're in the market for a new mechanic, and you can bet that the question: Who's your car guy? will be among my holiday party conversation starters. My question will find its place among others in same vein: Who's your stylist? Do you know any reliable handymen? and "Nice fire...where do you get your wood?"

In [Part 1](#) of this two-part series on influencing senior management, we talked about what business-health leaders need to do to position health as a bona fide strategic issue with their senior managers...to put the health of human capital on the executive radar, if you will. Near the end of that Perspective, we stated: "To help move a company off the beaten path to innovative approaches to managing health, you need your executives to: A) possess a baseline understanding of health, productivity, health care, health policy and even behavior change; and B) trust you/trust the person delivering the information and the strategy."

This Perspective focuses on part B of the requirements above, earning trust—or more specifically—what we'll refer to as becoming a Trusted Advisor.

That interpersonal and professional trust play an important role in executive influence is probably not news. However, research Benfield conducted in the summer of 2008 ([see Part 1 of this Perspective](#)) revealed two notable conclusions. First, being trusted is more than important; it is a requirement for business-health leaders to effectively communicate with and influence senior executives. Second, earning Trusted Advisor status is not the stuff of myth and mystery, but is something that can be pursued systematically through the disciplined adoption of a set of behaviors and attributes.

Importance of Trusted Advisor Status

It may be an overstatement to say that achieving Trusted Advisor status is like get-



ting a golden ticket to the chocolate factory, but the benefits are sweet. Those considered by senior management to be Trusted Advisors—whether from R&D, marketing, operations or HR & benefits enjoy key benefits, including:

A Seat at the Table: Trusted Advisors—even if they don't officially have a seat at the executive committee table—enjoy premium opportunities to provide information, present strategies and engage in strategic dialogue that peers without such status simply do not have.

The Opportunity to Have Bold Ideas Seriously Considered. When it comes to advancing bold ideas and innovative approaches to managing human capital health and productivity, beautifully-crafted PowerPoints, accurate data and elegant analyses are helpful, but cannot compensate for a lack of trust. Until executives trust you, they will be skeptical about any information you present, and will fall back on what they believe they can trust—what everyone else is doing. Even if strategies of the benchmark herd don't work very well, executives believe that they won't be blamed for pursuing something they did not fully understand or trust—because everybody else is doing the same thing.

Efficiency in Getting Collaboration and Support. Trust is the lubricant needed to get things done quickly and efficiently. When you've earned trust, executives are more likely to invest time to understand what you're proposing, to get behind your ideas and to engage in active support of your initiatives, because their experience with you gives them confidence that they won't be connected to something that is ill-conceived, ineffective or poorly done.

Before moving on, consider what not having Trusted Advisor status means. It means limited access to executive decision-makers, strategies confined to the boundaries of benchmark practices and feeble top-down support. Business-health leaders satisfied to administer the status quo can be perfectly happy in such an environment, but if you are driven to make a difference in your company, it is unacceptable. The question then becomes: "How do I achieve Trusted Advisor status?"

The Formula for Earning Trusted Advisor Status

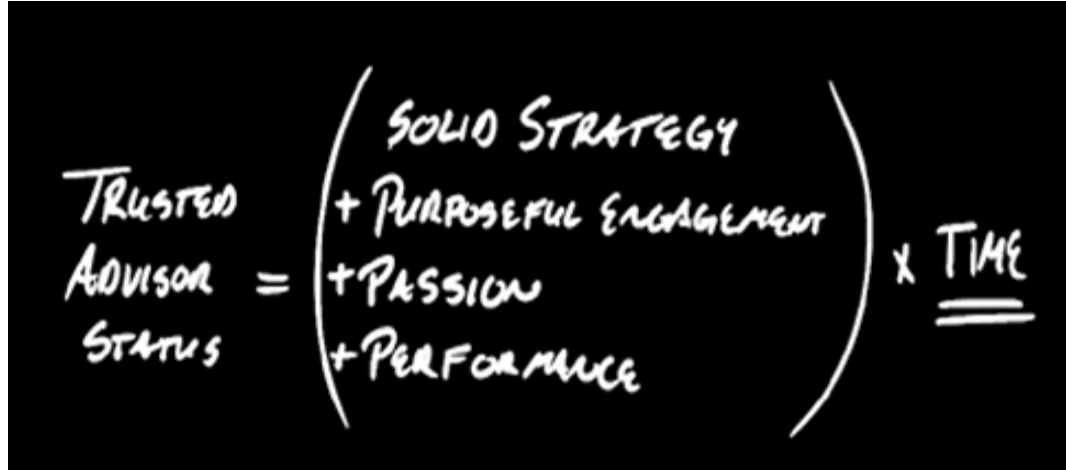
Findings from our executive interviews, combined with observations gleaned from reverse-engineering the practices of business-health leaders like Chris McSwain of Whirlpool (interviewed in this issue), yield the formula in Figure 1. The formula suggests that Trusted Advisor status is a function of the sum of solid strategy, purposeful engagement, passion and performance, all demonstrated over a period of time.

If I don't trust the person bringing me an idea...if I don't trust their motives, or if the idea is out of character for them, or if they've let me down in the past, it will be hard to get me to take them or their idea seriously.

Executive Interview

The balance of this Perspective will examine each variable in the above formula.

- **Solid Strategy:** In Part 1 of this Perspective, we stated that one of the things



A handwritten formula on a black background. On the left, the words "TRUSTED", "ADVISOR", and "STATUS" are stacked vertically. To their right is an equals sign, followed by a large right-facing parenthesis. Inside the parenthesis, the words "SOLID STRATEGY", "+ PURPOSEFUL ENGAGEMENT", "+ PASSION", and "+ PERFORMANCE" are stacked vertically. To the right of the parenthesis is "x TIME", with "TIME" underlined twice.

business-health leaders must do to put health on the executive radar as a strategic issue was to:

"Formulate and Communicate a Strategy for Managing Health that Fits the Current Context and Drives the Organization toward Better Health and Health Care Value over Time." Having such a strategy fulfills this element of the Trusted Advisor formula.

- **Purposeful Engagement:** To practice purposeful engagement, be sure to:
 - **Engage the right people.** Understanding who 'the right people' are in your organization is critical. Your ultimate target may be the CFO or CEO, but you may not have direct access. If that's the case, you may need to develop one or

The balance of this Perspective will examine each variable in the above formula.

I don't like it when someone sends me an article, and all it says at the top is "FYI..." I delete those messages immediately.

Executive Interview

Tell me why this information matters. I know this leaves me open to manipulation, but really, that's what I pay people to do.

Executive Interview

I get on the elevator and find myself standing next to an employee who's panting from his walk from the parking lot, stinks of smoke and is holding a bag of donuts, and I'm thinking: 'What the hell are we doing about this? Is anyone doing anything about this?'

Executive Interview



two champions who are trusted and who have direct access by virtue of their position in the company.

- **Use the right channel.** This seems elementary, but should not be taken for granted. The simple question is: how does the executive you're trying to inform and influence like to receive information? If by email, do they tend to read emails on their Blackberry? If so, attachments are pretty useless, and long messages may never be read. Do they prepare to read hard copies when they travel? If so, get permission to work through their assistant to make a file they can take on road trips. Use highlighting, underlining or colored fonts to make key points stand out upon scanning.
- **Be selective and interpret information.** A good rule of thumb is to only send information when you can quickly explain its relevance in a cover memo. If the information supports something in your strategy, make that clear. If you're providing information to build the case for something specific—for example, the piloting of worksite-based health clinics—be transparent about your motives, and provide information that builds on itself over time.
- **Passion:** Executives respect people who are deeply committed to their profession and to making a difference. Attributes executives cited as evidence of passion among human resource and benefit professionals included;
 - **Deep Knowledge.** Knowledge of health benefits, benefit design and programs like wellness and disease management. Particularly because executives are not likely well-informed on these issues, they need to believe that the people advising them are experts.
 - **Clear understanding of the organization.** This is where executives separate the zealots from the pragmatic advisors. Business-health leaders who fail to take organizational, industry and market factors into consideration will be viewed as caring more about their agenda than the overall success of the organization.
 - **Patience, persistence and resilience.** Executives understand that sometimes the best way to test someone's confidence and conviction is to simply say "no." If the idea never resurfaces, then it must not have been that good to begin with. As one executive we interviewed said: "People should not be afraid of 'no'."
 - **Exhibit a personal commitment to health.** Credibility in delivering information and ideas for improving health and productivity is higher if the messenger exemplifies good health and productivity.
 - **Be a consistent source of ideas and solid solutions to problems—big and small.** As stated in Part 1 of this series, executives want strategies and solutions to problems. While they may not have a sophisticated understanding of the complexity of behavior change or benefit design, most executives will have a keen sense for things that just don't seem right. And, if they don't see those issues being addressed, or even discussed, they'll assume

the person in charge does not care.

- **Performance:** Just as you do with the individuals and organizations that report to you, executives learn quickly who talks a good game, and who actually delivers on what they promise. Those who deliver are given progressively larger opportunities to prove themselves, and trust builds. Those who fail to deliver, or who fail to adequately process failures, lose trust quickly.
- **Time:** It takes more than a string of emails, a couple of meetings and a pilot project or two to earn Trusted Advisor status. Over time, however, those who consistently demonstrate the above behaviors and attributes will become known as Trusted Advisors, and will enjoy key benefits of access, opportunity to present bold ideas and support for implementing new strategies.

Given the health care's high profile and the confusion swirling around reform and its potential implications, "Trusted Advisor for Health Care" may find its place in your CEO/CFO's letter to Santa this year. That is, of course, unless they have already already found their source for clear direction and trusted advice in you. If so, don't be alarmed when your ears start burning this holiday season. It may just be that your CEO or CFO is at a cocktail party talking about what a great person they have handling their company's health strategy.

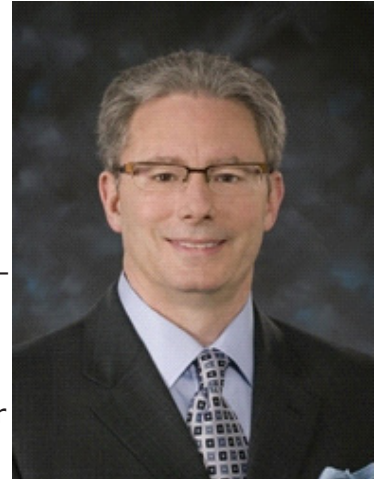
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An Interview with Chris McSwain

Practical Advice for Engaging Your C-Suite and Transforming Culture: The Guiding Principles of Chris McSwain

by Scott Thompson: President, Health Care Practice —
contact scottt@benfield.com

Chris McSwain is Director of Global Benefits at Whirlpool Corporation, a global manufacturer and marketer of major home appliances, with 73,000 employees and nearly 70 manufacturing and technology centers around the globe.



In his previous position as Director of Compensation and Benefits at SCANA Corporation, Mr. McSwain led the energy-based holding company through a total health and productivity transformation. Mr. McSwain oversaw the building of SCANA's LiveWell Resource Center that houses an on-site pharmacy, wellness and behavioral coaches as well as a dedicated mother's room. His other accomplishments include remaking the employee assistance program into Life Assistance, implementing value-based benefit designs and a new absence management strategy, aggregating data from all major data sources, integrating vendors, deploying a mobile medical unit and partnering with a local university and other community resources.



In 2005, Business Insurance Magazine named Mr. McSwain the Benefits Manager of the Year. In January 2008, Business Insurance Magazine included Mr. McSwain on the 2008 20 People to Watch List, which also included Warren Buffett, Hilary Clinton, and Arnold Schwarzenegger. Benfield's Scott Thompson recently conducted the first of two interviews with Mr. McSwain. The first discussion, featured here, focused on the lessons Mr. McSwain learned at SCANA and the tips and techniques he used in building the company's health and productivity approach. Below you'll find Mr. McSwain's "guiding principles" followed by his own words explaining those principles.

At SCANA, Mr. McSwain helped launch several health and productivity initiatives that were valuable to both employees and the corporation. He's currently working to bring the same success to Whirlpool's health and productivity initiatives. Mr. McSwain's work at Whirlpool will be highlighted in a second interview in an upcoming issue of Benfield Business Health Leadership.

Guiding Principles—Lessons Learned

1. Catch Senior Management's Attention by Telling a Story about the Situation and How to Change That Situation

I discovered that SCANA had huge cost control problems in its benefits areas shortly after starting there. The company's benefits costs had risen 200% in three years and senior management wasn't up to date with the situation.

I never wanted to get in front of my senior most leaders, particularly for the first time, and tell them about such a big problem without having a substantive explanation about what was causing the problem and what I intended to do about it. So my team and I put together a straightforward yet compelling presentation showing the "do nothing" strategy and what the future would look like if SCANA kept the same trend. That caught the executive team's attention and led to a second meeting where I presented a long list of ideas on how to solve the problems based on innovative practices occurring in the marketplace.

2. Reduce the Complex to Its Simplest and Easiest to Understand Elements

Anybody can explain complex matters in a complicated way. My goal is to help people understand the reasons why health and productivity initiatives are important and what the initiatives can accomplish. That means explaining how to measure success and the initiatives' direct and indirect benefits. I talk about the links between health, wealth and performance and how current, past and planned initiatives connect those links. The goal is to help others understand how business, people and reward strategies are connected and can drive business success. It's about communicating relevance. I think that this approach helps leadership, the HR department and employees see the big picture and increases their confidence and level of understanding.

It also helps to be able to explain your projects quickly and concisely. Many of the total health and productivity strategies we implemented at SCANA were new to my



team and our company. To shorten cycle times and accelerate internal acceptance I created an “elevator speech” for the team and our executives collapsing the strategies into three buckets—health, plan or vendor management.

3. Line Up Your Proposals with Your Company’s Culture and Mission

One of the reasons that the C-suite did not fight tooth and nail for ROI on every single initiative my team proposed is because the proposals fundamentally and culturally aligned with SCANA’s stated values. Our chairman had said, “People’s success drives customer success and that drives business success.” Everything that my department did was about making our people and their families more productive, happier and healthier. That purpose tied in very well with the stated business strategy of our people customer business.

SCANA believed that taking care of people was the right thing to do and believed it would result in a positive ROI. For example, SCANA’s head of HR, with the CEO’s support, approved an on-site resource center and later a mobile medical unit (MMU)—each significant financial investments—because the C-suite recognized the power of what we were creating. Both projects were about creating better cost control at very important touch points.

4. Use Persuasive Messengers to Spread the Word about

Health & Productivity

After my initial meetings with the C-suite, the chairman decided to hold a SCANA health care summit to tell the top 300 leaders in the company about the cost trend and future projection. The sole focus of the full day summit was health care and the new strategies we were implementing to handle the challenges to our business. We featured speakers that the audience would respect. Helen Darling, from the National Business Group on Health, was the key note speaker. She was the first external speaker to ever present at a SCANA summit. We also recruited some internal heavy hitters to speak. The chairman, head of HR and head of operations all presented. The message didn’t come from the benefits team.

We used more than one way to spread the message at the summit by asking all the senior staff to wear tennis shoes. During breaks, people would ask the senior staff why they were wearing those shoes. In explaining that the tennis shoes were to promote physical activity, the leaders of the company delivered messages the summit audience might have overlooked had the same messages come from the benefits department. It was cool to embed a small thing like wearing tennis shoes into the summit as another way of helping the audience realize that things were going to be different from then on. At the end of the summit my team was really pleased to hear that the summit received the highest rating of any meeting previously measured.

Later on, I thought the most important thing was for SCANA’s management to hear from our employees and how their lives had changed from the new policies. We had a group come in to professionally record testimonies from some of our employees



for a DVD. The employees told stories about how they're no longer depressed or that they no longer take high blood pressure medication because they lost weight. Those testimonies were extremely important for the SCANA senior management, and many outside SCANA, to hear and see as they walked about and talked with our people.

5. Use Others' Health & Productivity Successes to Justify Taking Risks

I have always believed that if you're really going to make a difference you have to be willing to take some risks for the benefit of the enterprise. My boss at SCANA gave me great latitude, so I didn't play it safe. When making proposals, I quoted health and productivity experts. I didn't have a ROI for all the things that I proposed. Instead, I presented the published evidence and told my leadership that nothing made me think that the SCANA population would perform any differently. It wasn't any more complicated than that.

My advice for others is don't be afraid to take the first step. With the right commitment and team members others can launch health and productivity initiatives too, even if they don't know anything about this space. It's not unachievable. Other companies' successes are well-publicized—the answers are out there. The solutions have been evaluated, peer reviewed and published.

6. Leverage Your Successes to Accomplish More

Nothing is more powerful than one of the company leaders coming up, slapping an executive on the back and saying, "That pharmacy is the best thing you folks came up with." Nothing gets more enthusiasm from the senior-most management than seeing a ground swell of positive behaviors coming from their management team and the people at the lowest part of the organization.

At SCANA, senior management saw the initiatives that they had approved begin to create a tremendous ground swell of interest and engagement. We used the confidence the management team had in us to move forward with other ideas. For instance, we built the on-site LiveWell Resource Center, which included a pharmacy. SCANA's pharmacy purchased medication directly from a wholesaler and passed the savings on to our people. The system included several value-based benefit designs and used intercompany mail to distribute the medications very effectively.

SCANA launched the MMU a year after the LiveWell Resource Center. The two resources' integrated services are tremendous opportunities for health professionals to talk with employees and help transfer people into other service channels based on personal or family needs.

The MMU and LiveWell Resource Center worked extremely well in controlling costs. By the time I left SCANA, there were three years in a row where employee premiums did not change because of the comprehensive health and productivity strategies and innovations our team implemented. More importantly, however, was how the center and MMU changed the lives of those they served.

7. Reach Out to Other Departments



At SCANA my department was working to integrate and improve the absence management strategy. After identifying several options to improve the system, we held an off-site meeting with a trained external facilitator with a dozen SCANA officers. We set the expectation with our officers that no one could leave until they had considered all the options and voted on what they wanted the new integrated absence management strategy to look like. The HR staff present could talk about the options and give input, but weren't allowed to vote. The other departments who were running SCANA's day-to-day business had the final say.

It was an incredibly successful meeting because the line organization had never been empowered to take part in this type of decision before. It was a creative way of trying to get the organization involved in leading the change that we were trying to establish at SCANA.

Communicating and sharing information between SCANA's departments helped the HR department stay focused, respected and aligned with what we were trying to accomplish. It helped show how finances, safety, workers' compensation, disability, occupational health and HR are connected.

8. Build and Leverage Relationships with the Community and Your Suppliers

SCANA leveraged relationships with academic resources, charitable organizations, hospitals, pharmaceutical companies and all our other total health and productivity partners to complement what we were doing as a corporation. We asked for the other organizations' intellectual capital and resources to help SCANA do a better job with its health and productivity initiatives. For instance, one organization gave us literature our MMU clinicians could use to talk about chronic kidney disease with employees. Another example is that SCANA hired local hospital employees to staff the MMU. SCANA could have hired people to run the unit, but we didn't see that as our core competency and we wanted to build relationships with local providers.

My team and I also took steps to build relationships among SCANA's suppliers. In 2007, we held a supplier summit to further familiarize suppliers with SCANA's needs and expectations and introduce suppliers to each other. We challenged the attendees to work in teams with our staff and consultants to come up with ways to improve the services the suppliers provided SCANA. Several good and innovative ideas came out of the summit which we were able to put into practice. (More information about the SCANA supplier summit is available in a [white paper](#) published by the Integrated Benefits Institute.)

9. Empower Your Team Members and Show Them You Care

My department never would have been able to accomplish what we did at SCANA without working as a team. The way I've tried to lead is to show my team that we all bring gifts and strengths to the table. It's about empowering each team member to make decisions for the area they "own" while holding them accountable to the expectations we set together.

I always try to give credit where credit is due. When something is accomplished, we should all share the success. It's a victory for everyone, but most importantly for the



people whose lives have changed from the health and productivity initiatives.

The construction of SCANA's LiveWell Resource Center illustrates what I mean about empowering your team members. Once we outlined the project and its goals, I asked a person who had worked in administrative support to manage the project. I saw she had a great deal of potential and gave her tremendous responsibility. She did a phenomenal job coordinating the team's efforts and overseeing the construction of the center. At the LiveWell Resource Center's grand opening, I asked the project manager to lead our executives on a tour of the center. It was my way of recognizing her and the contributions she made to our success.

The major projects we undertook at SCANA tested each member of the team and helped us all define new limits. We were not perfect and learned a lot as we went. Ultimately, the extraordinary accomplishments our team achieved came from trust, mutual accountability and knowing we covered each other's blind sides.

I should add that you should show your team members that you care about them. To me this meant being there for each team member for weddings, celebrating birthdays, births of children and also the passing of loved ones.

10. People Matter

Health care is personal. My philosophy is that I'm not here to administer benefits, but to serve a group of people. The realization that there are actual people behind the numbers is what kept my team going during those late nights at SCANA. I told the team to never take their eyes off the prize, which was the SCANA "family." And in meetings with senior management, I always try to point out that behind the numbers are real people the executives see every day.

It's a reminder of what the data tells us; not everyone who shakes your hand and smiles is really smiling on the inside.

11. Doing Things for People, Instead of to People, Will Create a Level of Engagement and Collateral Benefit that Can't Be Measured

How do you place a dollar value on saving someone's life or improving someone's health? If it's a win for them, it's a win for the family who loves them and the employer too. Then that person will tell a hundred people about the good thing that their employer has done because the employer sees people as an asset. That's a long-term benefit to a company, though it can't be measured and monitored like costs.

People are quick to see the difference between what you do "for" them, compared to what you do "to" them. What we created at SCANA was so cool, important, and life changing, that it made the people around us—both inside and outside of the company—want to be a part of the initiatives and help us figure out how to make them better. The innovation we were driving was fun. Like a magnet, it brought out the very best in our people and partners. I don't think you can completely understand until you have created something—either a vision or work product—with which your



team's passions really connect. That's the kind of atmosphere my team is now striving to create at Whirlpool.

Mr. McSwain's initiatives and experiences at Whirlpool will be featured in an upcoming issue of Benfield Business Health Leadership.

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Benfield Minute

In the spring of 2009, members of Benfield's Employer Market Intelligence Research Panel* ranked the government interventions they thought would most likely improve the health care system. As seen in the responses below, the panel believed it would be most useful for the federal government to leverage its purchasing power to drive technology, quality and lead other key market reforms. Conversely, panel members thought government mandates and a federally funded, single-payer system were not likely to improve the health care system.

Benfield collects responses to this question annually through its Employer Market Intelligence (EMI) research service to track trends over time. These 2009 responses showed an increase in how much respondents thought changing the insurance market (by increasing risk pools and allowing services to be sold beyond state lines) would improve the health care system. Benfield's Trends research is currently underway, so look for an update to this question, and many more health reform issues, in the first quarter of 2010.

*The Employer Market Intelligence Research Panel is comprised of HR, benefits or corporate medical executives at self- or fully-insured employers with 5,000 or more employees and executives at employer-affiliated organizations.

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Worth Reading

This month's collection of articles is focused on how to build relationships in your organization and sell ideas to senior management..

Leading UP

Source: Wharton Center for Leadership and Change Management, University of Pennsylvania, 2004

Synopsis: Leading up" is described in this article as stepping in when senior managers need help and support. It requires the ability to work with, learn from and listen to those above and below you and understand where you can add value and better serve the organization and the people it serves.

So What? The article makes an important distinction between types of leadership. Upward leadership is not about undermining your boss, integrating yourself or seiz-



ing power. It isn't about augmenting your stature at the expense of others or overstepping your bounds. Upward leadership should be looked at as the ability and willingness to stand up and step in when appropriate without being asked to do so.

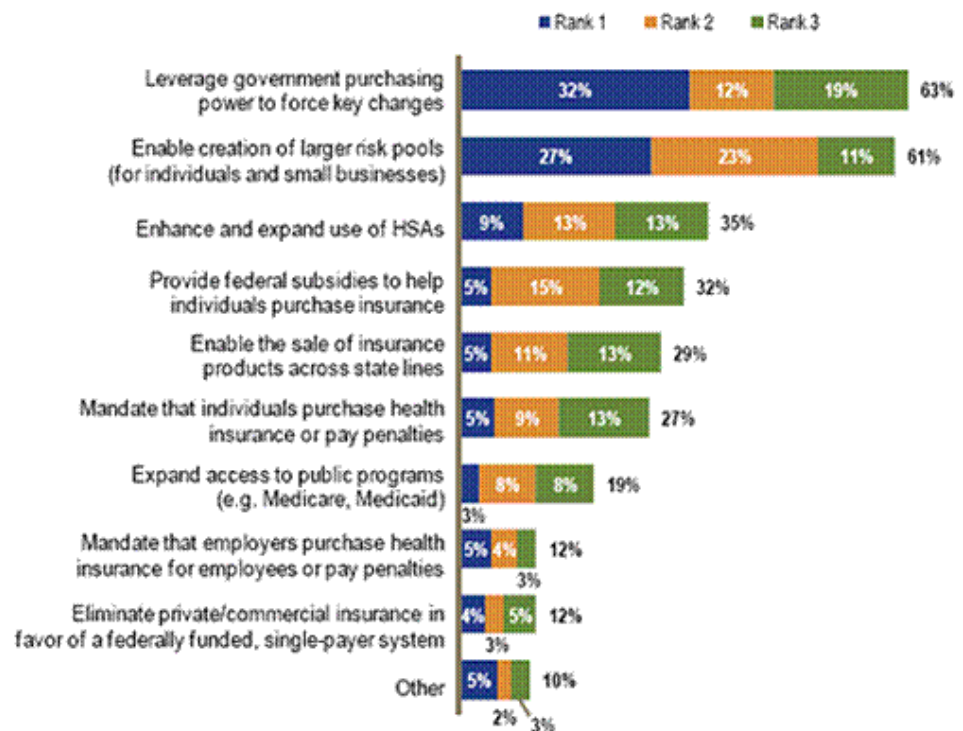
Link: This [link](#) will take you to a free copy of the article.

Selling Quality Ideas to Management

Source: Quality Progress, ASQ, May 2006

Synopsis: This article reinforces the importance of understanding the necessary path for approvals in your organization and making key alliances with managers and peers. The article advises not be afraid to ask for help. One suggestion is to engage outside assistance from the CFO or peers in accounting, finance to help dollarize your proposal and add credibility to your estimates. Particularly important to selling your idea is seeking a management sponsor who will agree to provide resources and open doors to other managers once your idea is fully developed.

Policies Most Likely to Improve Healthcare System



n=111

Source: Health Strategies Group and The Benfield Group, Employer Market Intelligence, 2009.

So What? In order to advance your idea within an organization it is essential that you understand necessary paths for approval: who controls resources, who can block the ideas directly or indirectly, who must approve aspects of the process and who owns the overall process. By establishing internal relationships, understanding op-



position, and working with a management sponsor you can you can formulate a solid business strategy that increases the odds your idea will be given full consideration.

Link: This [link](#) will take you to a free abstract of the article.

Link: This link will take you to a free copy of the article.

Communicate Up: Selling Your Ideas to Senior Management

Source: Journal of Accountancy, Vol. 185, 1998

Synopsis: This article suggests three simple ideas when selling your ideas to senior management: 1) Learn the language of management; 2) Lay the groundwork through internal communication; 3) Understand key management issues.

So What? Even great ideas get passed over if the merit and value of the proposal is not fully understood or communicated. By stating your ideas simply, succinctly and avoiding jargon you will make the most of limited opportunities to communicate your idea. Input, even negative input, from all levels of management helps informally vet and address concerns and gather support for your project as you prepare to present it. Finally, by understanding and describing the impact your idea has on the areas that matter most to decision makers you convey what's in it for them.

Link: This [link](#) will take you to a free copy of the article.

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On Scope

World Health care Congress 5th Annual health and human Capital Congress: February 2-5, 2010; Washington DC. The mission of the Health and Human Capital Congress is to help employers control health care costs; improve employee health, wellness and productivity; and implement creative benefits redesign strategies. To that end, this year's congress focuses on specific actions and strategies to improve employee productivity and performance through employee benefits and worksite health and wellness programs.

Intergrated Benefits Institute & National Business Coalition on Health 2nd Annual Health & Productivity Forum: February 8-10, 2010; San Antonio, TX. The goal of this year's forum is to foster objective discussion and evaluation of the latest approaches to investing in and promoting workforce health and productivity. The agenda explores various medical costs and health-related productivity interventions, such as value-based benefit design and ways for employers to measure lost productivity.

Florida Healthcare Coalition 17th Annual Natioanl Conference: February 23-34, 2010; Orlando, FL. More information is available [here](#).



BENFIELD

Institute of Health and Productivity Management's 10th Annual International Health & Productivity Conference: March 29-31, 2010; Orlando, FL. More information is available [here](#).

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