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## Being Courageous and Fearless: New Board Vice Chair on Being a Champion Of Transformational Change



Genevieve Kruse

It started at the kitchen table with Grandma, Genevieve Kruse says about her career journey. So far, that journey has led Gen, as she's known, to her current position at Blue Cross Blue Shield and to AgeOptions where she was elected vice chair of the Board of Directors in October.

Gen joined Blue Cross Blue Shield in 1996 and has been divisional vice president, Retail Sales for Health Care Service Corporation, including Blue Cross and Blue Shield of Illinois, Montana, New Mexico, Oklahoma and Texas, since 2013. She joined the AgeOptions Board in 2012, in both cases following the path that began at as she played cards with her grandmother one afternoon years ago.

"We started to talk about how she was doing and her recent doctor's visit. The next thing I knew she handed me this huge container filled with various prescriptions – some new, some expired and some extremely expensive brand medications," Gen recalls. "My grandfather had passed away and she was on a tight budget. After patiently sifting through her box and listening to her express confusion, frustration on understanding it all, I knew I could help her. I reviewed her retiree benefits and was able to reduce her monthly costs by \$100. We also worked with her pharmacist and her doctor to ensure the mix of medications would not cause any health complications. Finally, we pulled together a system so she knew what and when to take her medications.

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That, Gen says, was when she asked herself how she could be an advocate to help people who don't have a voice and need support, care, direction and advice. "Starting back in college I had this urge to work with community and make an impact on improving the situation around me," she says. "When I started my career in health care and insurance I had no idea the impact they could have. It may be just insurance, but to me it's peace of mind, helping people know how to stay healthy, not go bankrupt and have good quality of life."

After receiving a BS in Communications – Public Relations with a minor in Environmental Health from Illinois State University and an MBA with honors from Loyola University of Chicago she set out on a career path in which she defines herself as a champion of transformational change. "Being a champion you've got to be kind of courageous and fearless," she says. "Some things are right on the edge; you have to believe it's the right thing to do. The key is to surround yourself with good people who are just as passionate as you are. Then anything can be accomplished. Anything."

Gen worked for a health care plan and a major brokerage before joining BCBS. After holding several leadership positions, she is now responsible for the growth, management and strategic positioning of sales distribution channels, as well as innovative service solutions across the company's individual market segments. "What I'm most proud of throughout my career is leveraging my vast background, knowledge and relationships," she says. "If you had to describe my experience in one word it would be 'entrepreneur.' I'm very passionate about understanding and anticipating needs and developing innovative thought leading solutions."

The implementation of the Affordable Care Act (ACA) and open enrollment is a case in point. "I felt it was critical for BCBS to be the connector – hub – on not only education on ACA and enrollment support, but pulling in various community organizations, businesses and providers in supporting local consumers," she says. The resulting Be Covered Campaign included Care Fairs that reached 5,000 people each in Chicago and Houston, and 10,000 in Dallas to receive education on all aspects of the ACA and also provided information and support on benefits, health screenings and employment.

"AgeOptions, too, is a hub," Gen says, providing education, wellness, services, support, advocacy and resources. "As Board members we share the same passion and know the power of community collaboration and the incredible impact it has on people."

She is a member of the Board's Business Development Committee and takes part in strategic ad hoc discussions. The committee has been a great place to get a view of AgeOptions programs, financials and funding, she says. "We're creating business plans that are going to help build a platform and foundation for AgeOptions to be self-sustaining and hopefully grow in scale. AgeOptions sets the bar; they're the footprint. I'm in awe of Jon Lavin and how he's respected in Springfield and Washington. The leadership and staff is incredible and very committed. AgeOptions is going to be a critical component to keep things going, build awareness, keep the movement going. It's all about quality of life."

Gen and her husband, Matt, live in Wheaton with their daughter, Maddie, and son, Nate. They like to travel and enjoy camping. "We like to get out in nature, go canoeing, sit by the campfire," Gen says. "And I'm a big fisherwoman. I swear someday I'm going to catch that big one."