

The head of the state's largest insurance provider is a proud NH native, believer in teamwork and transparency, and a woman who turns to soccer after a hard day at the office.

A Dover native, Maria Proulx earned a bachelor's degree in political science from the University of NH and a law degree from Quinnipiac University School of Law, initially pursuing a career in law. After clerking for two years in the state's Superior Court system, she practiced law for four years at Orr & Reno in Concord, with a focus on civil and commercial litigation and family law. Then a friend who works at Anthem suggested she might enjoy working there.

Before being named president of Anthem Blue Cross and Blue Shield in NH in 2022, Proulx held positions on the provider, legal and compliance teams, and served as vice president of segment solutions and regional vice president of sales.

She and her teams have been pioneers in behavioral health and telehealth, with Anthem recently announcing it is reducing member copays for both in-person and virtual behavioral health-care visits to make them the same or lower than primary care visit copays. Anthem was also one of the first insurers to introduce virtual doctor visits with its LiveHealth Online program, launched in 2013 and initially only to national employers.

But Anthem has also faced its share of criticisms, among them charges that it is too slow to pay hospitals and other medical providers. Proulx sees the challenges as opportunities. "My style is open, honest, direct transparency no matter what the topic," she says. "I say to my team, 'it's not



Maria Proulx

President of Anthem Blue Cross and Blue Shield in NH

about the mistakes you make, it's how you come back from that mistake."

To reduce stress, she turns to soccer. The mother of three has coached her children's teams, plays herself, and is both president of the FC Exeter Soccer Club and board member of the Northern New England Soccer League. "No matter how stressful my workday was, it's my happy place," she says. Proulx also serves on the board for the Business & Industry Association of NH and is a frequent guest lecturer at NH colleges.

As for issues facing NH, she lists the need for more access to behavioral health care and addressing the needs of the state's aging population, starting with strengthening the primary care network. Increasing digital telehealth, especially in the North Country, is also a priority. ■



Tom Raffio

President and CEO of Northeast Delta Dental

"The healthcare industry, both from the wellness perspective, but also from the insurance perspective, has always intrigued me," says Tom Raffio, president and CEO of Northeast Delta Dental. "You can make a difference by providing quality service that make a real impact on population health."

Since he took the helm in 1995, the company has grown from 50 to 200 employees, its network of dentists has doubled and revenue has grown almost tenfold to \$483 million in 2023.

Raffio says that nonprofits can take the long view to target underserved populations without worrying about Wall Street, such as providing dental benefits to the state's Medicaid recip-

ients. In 2022 the state approved the measure, which advocates have been working toward for more than two decades.

"Oral health stakeholders, including Delta Dental, New Hampshire Health Coalition, New Hampshire Dental Society, myself and others, all worked to create the law. It was 26 years in the making. We were awarded the contract late in 2022 and had three months to get it up and running," Raffio says.

Raffio has been focused on implementation and getting dentists to sign up. That is not an easy task given the low Medicaid reimbursement rates. "The government pays 50% of what a dentist would normally get," says Raffio. "We work with the dentists to see the mission side of it. There are roughly 90,000 adults who now have access. It has been rewarding to see it happen, but it has been a lot of work."

While continuing to build capacity, Northeast Delta Dental established mobile dental clinics, bringing dentistry directly to the patients until they get the number of dentists in the network to meet the need. "We are being really creative and it's working," he says. "We see about 2,000 to 3,000 patients per month."

Raffio says to help tackle some of the major issues facing NH, Northeast Delta Dental made a "seven-figure investment" in the NH Community Loan Fund to support affordable housing efforts.

Raffio serves on the board of Early Learning NH and Northeast Delta Dental made significant investments to help tackle the childcare shortage, which intensifies the workforce shortage when affordable care is not an option. ■