

## A New Reality

### An Interview with Ben Lytle

**EDITORS' NOTE** Ben Lytle is a self-made serial entrepreneur/CEO known for being ahead of the curve—creating something out of nothing, adjusting and thriving during change. Lytle is a thought leader on the future. He launched five successful companies, two listing on the New York Stock Exchange, with his best-known success being Anthem, with a current market value of more than \$100 billion. He is a healthcare policy expert who served on state and presidential healthcare commissions, and a governance leader with extensive public company experience. Lytle is the author of a new book, *The Potentialist: Your Future in the New Reality of the Next Thirty Years*, with two companion books to follow in 2023 and 2024. The series is intended as a guidebook for success during the fast-changing, turbulent, and opportunity-rich times ahead—named *The Fourth Industrial Revolution* by the World Economic Forum.



Ben Lytle

#### Did you always know that you had an entrepreneurial spirit and desire to build your own companies?

I'm pretty much the same person I was at six years old, but more worldly, more mature, a bit wiser, and a little tattered. A mentor taught me that a "constant us" exists inside each of us. It is composed of hard-wired, defining traits that are observable from early childhood, and it never changes much, even as other personality traits grow and evolve. Those who have known us from birth recognize the "constant us" and can help us to see ourselves through a different lens. The "constant us" is our reservoir of innate natural talent. Honing those talents to a fine edge is a path to our potential. Equally valuable, we can learn that these same gifts in excess cause us difficulty or pain and lead to repetitive life mistakes.

My "constant Ben" traits continue to define me today: a freaky energy level, bottomless curiosity and desire to learn, pragmatic optimism, heavy creative output with a need to build what I imagine, a love of adventure, and the ability to convince others to support my crazy ideas. It's easy to see how these traits in excess can turn on you, and each one has done so during my life.

I've always had an entrepreneurial bent from working on our small, struggling ranch while working multiple other jobs and going to school. My dad provided "seed capital" for my first venture with two steers to raise and sell at age ten. My second venture was as an award-winning paperboy, followed by several other high school side gigs. I launched my first business as an adult when I was 24 and have continued to create successful enterprises. My brother and sons also are successful

entrepreneurs.

#### What do you see as the traits of a successful entrepreneur and do you feel that entrepreneurship can be taught?

A chapter in my book is "Thinking Like an Entrepreneur," always a valuable trait and essential in times ahead because companies, jobs, and careers will come and go more quickly. Many people are convinced they are not creative or entrepreneurial because someone told them they weren't. Everyone has a creative core. When it is aligned with something that matters to the same person, the entrepreneur is sparked. Creative inspiration is something trying to come into the world. We should pay attention when that creative moment knocks. People who are considered creative or intuitive are open to inspiration and attentive when it shows up. Anyone can learn.

Next, we should act upon inspiration so it is not lost. At a minimum, write it down or dictate it, even if the meaning presently is unclear. An idea is a puzzle or mosaic piece

waiting for others to appear. It is not unusual for a seemingly useless idea today to fill an essential part of a vision years later. When enough pieces fall into place, an entrepreneur sees the picture and seizes the opportunity. Entrepreneurs have a burning need to implement what they envision.

It is rewarding to assemble inspiration into a business vision or thesis, but then critical thinking must be applied to determine if there is meaningful value creation and whether the idea can be operationalized. Advice and counsel of other seasoned entrepreneurs are invaluable at the early steps. Most of this can be taught, but the entire process must resonate, or click, inside for each person.

#### Will you highlight your career path and areas of focus?

My first career was in information technology, beginning just out of high school. I became an IT manager at 21 and rose by age 34 to become a Chief Information Officer responsible for 400 IT professionals at Blue Cross and Blue Shield of Indiana, a mid-sized health plan. That well-paying career enabled me to finance both a bachelor's degree and a law degree—without debt—while working full-time. At age 36, I became the company's COO and, at 42, its CEO. Over the next ten years, my incredible team and associates implemented a strategy to diversify and, in parallel, grow through mergers with other Blue Cross Plans. The diversification plan led to the creation of Acordia, Inc., which became the nation's sixth-largest insurance brokerage. The Blue Cross expansion strategy became Anthem, the nation's second-largest health plan.

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I left my career as CEO of large, public companies at age 52 to invest in my adult children's lives and careers, and the lives of my born and unborn grandchildren. I also pursued other dreams, such as optimizing my health, pursuing my potential, and traveling extensively for long periods. I never retired and helped create three companies after Anthem and recently launched a fourth. I have had an unimaginably rewarding career and life.

**How critical were culture and being purpose-driven as you built your businesses?**

A compelling purpose provides the reservoir of energy and determination needed when you might otherwise give up. A strong, positive culture creates a sense of belonging and commitment to others – helpful when we need an extra push. However, a committed purpose and a healthy culture do not just happen; it is built by developing trust and shared values, as well as relationships that survive the job or career. Most of us need a tribe in our careers to which we belong. The Anthem/Acordia associates built a high-performance culture, and many say those ten years were some of the best years in their careers.

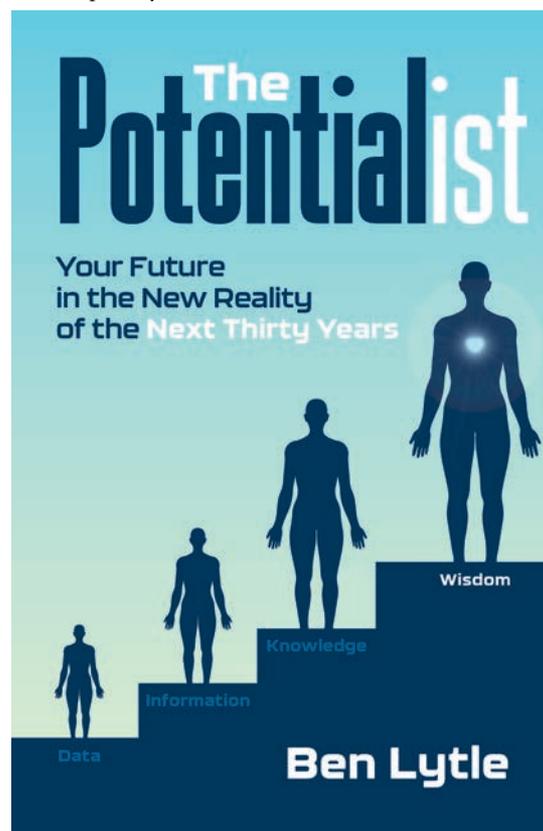
**What interested you in writing the book, *The Potentialist*, and what are the key messages you wanted to convey in the book?**

I wrote the book originally for my family; people I trusted encouraged me to publish it to a broader audience. Life will change more in the next 30 years than in millennia, and perhaps since the beginning of time. People no longer can live as their parents and grandparents did. Everyone will need to prepare better, adapt more quickly, accelerate their maturity, achieve their potential, and become wiser to prosper in a new reality. We will live longer and need to plan for it, stay healthy and be able to finance longer lives. Human limitations that have existed since the beginning of time will be broken. The birth lottery which defined our minds and bodies routinely will be exceeded. Distance will cease to matter. Lifestyles previously limited by where our jobs are located, and where our children go to school, no longer will be constrained. And that's just the beginning.

The first book, *The Potentialist, Your Future in the New Reality of the Next Thirty Years*, will be published on September 27, 2022. It describes an emerging "New Reality" and identifies seven essential life skills for success. The second book, *The Potentialist, The Pursuit of*

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*Wisdom*, will explain how wisdom, maturity, and achievement of our potential can be accelerated. *The Potentialist, Predator and Prey*, will be the third book which will identify why high-potential people are frequently derailed and how to avoid it.



**Do you feel it is a responsibility for leading companies to be engaged in the communities they serve and to be a force for good in society?**

Of course; to do otherwise would be like living in a home but having no interest in the neighborhood. However, long-term commitment and focus are required to have a meaningful effect on the community. If a company spreads its energy and financial support too thinly, it is diluted. Today, most companies and high-wealth individuals concentrate on three to five areas of community involvement with specific goals or objectives.

**What do you feel are the keys to effective leadership and how do you describe your management style?**

Certain qualities set apart the great leaders I have known, and none more than wisdom, incorporating the best of humanity: perspective, empathy, comfort in one's own skin, commitment, judgment, a near-perfect balance of humility and honoring one's gifts, and wise actions as well as words. My leadership style is founded on aspiring to live wisely and well, combined with what might be described as "All in, all the time." I do not expect anyone to work harder than I do. I care deeply for the people I lead. I hope those who worked with me believe I gave my best and my all, and that our time together left us both a little better.

**You accomplished so much during your career. Do you enjoy the process and take moments to celebrate the wins or are you always looking at what is next?**

I've had a wonderful life. Thankfully, I managed a healthy balance between my personal life and career. I took at least a month's vacation most years. I never missed a family event, witnessed my grandkids' births, and had the indescribable joy of nurturing them through young adulthood. I went to their games and school events as diligently as I attended those of my children before them. We vacation biannually as a family, even as our numbers have grown to that of a small corporation. It's been a gift to the family, and even more remarkable for me. I've hiked, biked, climbed, swam, parasailed, and scuba-dived worldwide, spent extended time in the greatest cities, and seen nature at its most majestic. Somehow, someway, I helped build successful companies with inspired, committed teams. At age 75, my best day is today, and the best years of my life are in front of me. I'm ecstatically in love with my life and the people in it. When my life is over, I will be complete, come full circle, and nature can begin again. ●

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