

Reinvent Your Job

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When Lisa Guertin was promoted to senior vice president at Wellpoint, the country's largest HMO, she refused to move to headquarters in Indiana. One of her kids goes to school in New Hampshire, where she's lived since 1990. Her 86-year-old mother, for whom she's responsible as an only child, lives nearby. Only 20 people work in Guertin's office in Manchester; the other 480 who report to her are spread out, with clusters of them in Ohio, California and Virginia. Her boss is in Charlotte, N.C. His boss, Chief Executive Angela Braly, sits in Indianapolis.

Guertin's group designs new health insurance products and related marketing campaigns, sold under the Blue Cross Blue Shield umbrella to corporations and individuals in 14 states. The group is judged on the success of the rollouts and how much of the business they can keep away from competitors. Guertin spends a week of each month on the road; every quarter she travels to meet with a different state-plan president so she isn't just a voice on the phone. "I do definitely try to be a real person," says Guertin, 47, "managing by walking around. It still applies, even if it involves flying around." She has held online chat sessions and town-hall-style video meetings, where anyone can ask a question. She also writes division-wide memos and asks for e-mail feedback; every quarter her newsletter spotlights achievements. "I joke that at my outpost I'm the last to hear rumors," she says. "But I don't actually view that as a bad thing."

Becoming a virtual boss wasn't something Guertin set out to do. But like many Americans--some of them laid off and desperate, others bored and dispirited, still others forward-looking and creative--she has managed to reinvent her career. The violent churn of the recession (5.7 million jobs lost and counting) is forcing a host of changes on the U.S. workforce. "The social contract between companies and workers was broken with the recession of the early 1990s," says Susan Ascher, a Roseland, N.J. recruiter. "It still holds true. A permanent job is a temporary job disguised with benefits."

Technology--computers and teleconferencing equipment, that is--makes fixed employment in a fixed place less necessary. Economics makes it less available. With chronic instability comes a shift in loyalty from the company to one's own calling, skills and personal life. Many people are embracing the risks of entrepreneurship, and others, like Guertin, are transforming what they do within a large corporation. She and the professionals profiled below represent a sample of the reconstituted American workforce: more resourceful, flexible and innovative than they were a generation ago.

Guertin began her career at Travelers in 1983, working in entry-level sales and underwriting. All her bosses had offices on the same floor and ate in the executive dining

room. "We called them Mr. X and Mr. Y," she says. "It was definitely 'Mr.,' not 'Mrs.'" She stayed eight years but left after getting transferred to West Palm Beach and Atlanta, moving to New Hampshire and joining Matthew Thornton, one of the first HMOs, in 1990. Thornton later merged with Blue Cross Blue Shield of New Hampshire. Guertin ran customer service, rose to the number two slot and in 2004 became president of the New Hampshire Blues plans. By then her little state subsidiary was a remote outpost of the \$60 billion (revenues) empire called Wellpoint (WLP - news - people).

She developed a love-hate relationship with her distant corporate overlords. Indianapolis delivered more or less ready-made benefits packages, with little room for customizing, making it tougher to compete with the likes of UnitedHealthcare and Cigna (CI - news - people). Even more galling, the corporate marketing and products department charged each state for its services. "You can't fire them," Guertin says. So she decided to co-opt them, spending several months at headquarters in 2007, working on a partnership deal that ultimately fell through. However, she did get to know her bosses better--giving an unanticipated boost to her career last year, after she moved back to New Hampshire, where her husband looks after their daughters, now ages 13 and 16. Guertin heard that a spot was opening in corporate to run the products and marketing division, the very unit she had clashed with. It was risky to leave her cozy job. "The state plan president's role is very stable," says Kenneth Goulet, president of commercial business and Guertin's boss. They discussed how there had been three marketing chiefs in as many years.

Yet Guertin thought moving up was a better long-term bet for her career, and she beat out six others for the job. (Her base salary jumped an estimated 33% to \$400,000 or so; Guertin cites company policy against disclosing compensation.) Today, just as HMOs are losing business to companies slashing payrolls and benefits, she is under the gun to make her division more agile and effective--and to keep her state presidents from bolting. Bonuses delivered in March hurt: Everyone got \$1 for every \$20 anticipated earlier in the year. "We were moaning about it when we got our checks," Guertin recalls. She's hoping for a better year.