



Karen L. Hanlon Biography

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Karen Hanlon is president and chief operating officer of Highmark Health, a \$29 billion national, blended health organization that includes one of America's largest Blue Cross Blue Shield insurers and a growing regional hospital and physician network. Based in Pittsburgh, Pa., Highmark Health's 44,000 employees serve millions of customers nationwide through the nonprofit organization's affiliated businesses, including Highmark Inc., Allegheny Health Network (AHN), HM Insurance Group, United Concordia Dental and enGen.

Ms. Hanlon is a key leader, strategist and visionary for Highmark Health, helping to guide the organization's mission to create remarkable health experiences that free people to be their best. She is responsible for overseeing the strategy and long-term operations of Highmark Health and Highmark Inc. as the organization focuses on bringing transformational care to its customers and disrupting traditional health care models, products and services. Ms. Hanlon also oversees the operations of AHN, Highmark Wholecare, the Highmark Health-Penn State Health partnership and enGen.

Ms. Hanlon began her career in public accounting at KPMG Peat Marwick prior to joining Highmark Inc. in 1997. Throughout her storied career at Highmark Inc., and later Highmark Health, she has held several positions within the finance division before becoming the chief financial officer and treasurer of Highmark Health in 2014.

As chief financial officer, Ms. Hanlon played a significant role in strengthening the overall financial performance of the enterprise, resulting in Highmark Health's achievement of consecutive record net revenues in 2017 and 2018.

She also led the financial turnaround of AHN, which was nearing bankruptcy when it was acquired by Highmark Health in 2013. In 2018, Ms. Hanlon leveraged this financial turnaround to execute AHN's first ever public, tax-exempt financing: a \$1 billion bond that secured a long-term and stable capital structure and enabled Highmark Health to design a blended payer-provider model that delivered high-quality, low-cost health care to its customers. AHN has since expanded to include 13 hospitals in western Pennsylvania and one in western New York, as well as six multi-specialty medical pavilions. Ms. Hanlon became Highmark Health's chief operating officer in 2018 and president in 2025.

In recognition of her achievements, Ms. Hanlon was named to Modern Healthcare's 2024 Women Leaders in Healthcare list, the 2023 and 2024 Power 100 list of the region's most influential business leaders, a 2023 Pittsburgh Business Times (PBT) C-Suite award winner and 2018 PBT CFO of the Year. She was also recognized as a 2019 recipient of The Grove City College Alumni Association Jack Kennedy Memorial Alumni Achievement Award, which honors alumni who have made significant contributions in their field.

Ms. Hanlon is a strong advocate of supplier diversity and women in the workforce, serving as an executive sponsor for these important initiatives at Highmark Health. She believes in implementing best practices, innovation and community partnerships that encourage businesses to provide consistent opportunities for minority-owned and operated businesses in the supply chain.

Current Professional Affiliations Include:

- Board of Directors, Allegheny Conference on Community Development
- Board of Directors, Federated Hermes, Inc.
- Distribution Committee Member, The McCune Foundation
- Board of Directors, Highmark Inc.
- Board of Directors and Chair of the Audit Committee, Penn State Health
- Chairperson, Board of Directors, Highmark Wholecare

- Chairperson, Board of Directors, enGen

Thought Leadership Topics:

Ms. Hanlon is a proven leader, visionary and strategist in both the health and finance industry. In addition to pioneering the blended payor/provider model and engineering Highmark Health's Living Health model, she is an advocate for women to find a seat within the C-suite.

Transforming to Achieve a Sustainable Economic Model that can Solve Health Industry Problems at Scale

- Building a blended health organization and the potential value in owning vs. partnering.
- Developing successful payor/provider collaboration that will create a differentiated patient experience and offering — from strategic tradeoffs to key bets and institutional fortitude.
- Uniting payers, providers, tech innovators, and community organizations to build a health ecosystem that works better for everyone, the Living Health model integrates health, coverage and care to deliver a simpler, more personalized, and proactive health experience for individuals and clinicians.

Women in Health Care Leadership

- Though women make up much of the health care workforce, they remain underrepresented at the C-suite and board leadership levels. Talented women are critical as both as leaders and role models in the workforce and as representatives in the community and among customers.
- Women make approximately 80 percent of health care decisions for their families, are likely to be the caregivers when a family member falls ill, and use health care more often than men, in part because of their need for reproductive services.

Interviews/Articles:

Fierce Healthcare, February 2025: ViVE 2025: Highmark taps Sword Health for pelvic health program

<https://www.fiercehealthcare.com/payers/vive-2025-highmark-taps-sword-health-pelvic-health-program>

"Hanlon said Highmark also found that through Sword, the team was able to reduce emergency department visits, admissions and imaging. That lower utilization drove \$112 in per member per month cost savings."

Modern Healthcare, March 2024: Women Leaders in Healthcare

<https://www.modernhealthcare.com/awards/women-leaders-healthcare-2024/>

"Hanlon oversees Highmark Health's strategy and long-term operations. She has played a key role in expanding the

number of behavioral healthcare access points for Highmark insurance members; launching a new billing system that, in its first year, increased collections by a reported \$17 million; and collaborating with Google Cloud on generative artificial intelligence capabilities."

Bloomberg Live, November 2023: Embracing Enterprise-Wide AI

<https://www.youtube.com/watch?v=hH7OkdbiflQ>

"Data loss is a major risk, especially in healthcare. We take that very seriously, so we've put a lot of time into thinking about how we're treating the data, what data we're using and where we're taking proper precautions, moving very intently. In many industries, there are so many potential [AI] use cases that I think what you choose to work on first, how you sequence things, and the amount of work that you decide to undertake at any given point in time can be a risk if you're not very thoughtful about it. It all needs to match up with internal talent, but most importantly, "it's the data."

Pittsburgh Business Times, September 2023: Highmark Health's Path Toward the Future

<https://www.bizjournals.com/pittsburgh/news/2023/09/21/highmark-health-path-toward-future.html?b=1695324074^22298436>

"It's trying to figure out how we can truly transform health care, how we can find a way to improve outcomes, reduce costs and simplify the experience because it is a frustrating, fragmented experience for many people," Hanlon said. "We have to make it a little more retail-like, to use a simple term we all understand. So we've been on that journey."

Pittsburgh Business Times, January 2023: Hitting the Mark

<https://www.bizjournals.com/pittsburgh/news/2023/01/05/highmark-health-transform-health-care-ecosystem.html>

"To truly get to the affordability of health care, we have to begin to transform the provider systems. If we just do something a little different but we don't fundamentally take costs out of the health care system, we haven't made it more affordable."

League Blog, January 2023: A new era of care, Cloud and CX: Q&A with Highmark Health's Karen Hanlon

<https://league.com/blog/care-cloud-cx-highmark-health-karen-hanlon/>

"We expect My Highmark will enable care that is far more personalized so it becomes easier for members to access and engage in care in a way that is intuitive rather than burdensome," said Hanlon.

HealthLeaders, November 2022: Highmark-Google Partnership Highlights HLTH Announcements

<https://www.healthleadersmedia.com/innovation/highmark-google-partnership-highlights-hlth-announcements>

"While many in the health and tech industries are in early discussions to evolve the consumer health experience, Highmark Health, Google Cloud, and League are in a period of action," said Hanlon. "The blended, personalized experience within My Highmark is a milestone in our Living Health strategy to make health care less fragmented and frustrating to navigate, and simpler for members to proactively engage in their health."

Fierce Healthcare, November 2022: HLTH 2022: Highmark Teams with Google Cloud, League on new member app, portal

<https://www.fiercehealthcare.com/payers/hlth22-highmark-teams-google-cloud-league-new-member-app-portal>

"It's an app or web-enabled digital experience that achieves that integrated, personalized, proactive, simpler approach, ultimately putting power in the hands of the consumer to engage more proactively in their healthcare," Hanlon said.

Fierce Healthcare, February 2022: Highmark Health rolls out virtual diabetes management

<https://www.fiercehealthcare.com/digital-health/highmark-health-rolls-out-virtual-diabetes-management-program-powered-verilys-onduo>

"As an on-demand access point to care, Well360 Diabetes Management is one milestone on Highmark Health's journey to unite payers, providers, tech innovators and the community to build a health ecosystem that works better for everyone," Hanlon said.

HealthLeaders, April 2021: Telehealth: The Journey from Video Visits to Strategic Business Tool

<https://www.healthleadersmedia.com/telehealth/telehealth-journey-video-visits-strategic-business-tool>

"The Living Health Model, fueled by the Living Health Dynamic Platform—a Google Cloud-based technology infused with artificial intelligence and advanced analytics—could be the missing link that will enable care to move upstream. The concept revolutionizes the current perception of telehealth and enables 24/7 care. It aims to connect the provider, patient, and payer in novel ways to improve health outcomes, reduce clinician administrative burdens, enhance patient engagement, and reduce costs."

Fierce Healthcare, December 2020: Highmark Health inks 6-year strategic partnership with Google Cloud to tap AI, analytics technologies

<https://www.fiercehealthcare.com/payer/highmark-health-inks-6-year-strategic-partnership-google-cloud-to-tap-cloud-ai-technologies>

"Instead of asking people to figure out the health system, or multiple systems, we have asked how the entire health experience should be re-engineered with them at the center," said Hanlon.

Gallup, September 2020: Q&A: How Highmark Health Embraces Disruption and Builds for the Future

<https://www.gallup.com/workplace/320063/highmark-health-embraces-disruption-builds-future.aspx>

"We're really in full transformation mode," Hanlon says, "and we are now thinking, we've got all the assets to do healthcare different, but what do we want our future to look like? How do we want it to work? What can we do to drive to that vision?"
