

‘Leave the Door Open’ and Other Business Advice From a Master Innovator

Todd Walthall remembers when customers looked through a catalog and ordered with a phone call — from a land line. In fact, he started his career taking care of customers on the phone.

Today, Walthall is the newly installed Chief Operating Officer at Blue Shield of California. In this role, he leads sales, marketing, technology and customer experience, but he’s also responsible for positioning the four-million-member nonprofit health plan to usher in a new age of healthcare reforms as it grows its membership.

His executive path has taken him through various industries, such as retail and financial services. The common thread that led to his success is his commitment to continual innovation and anticipating customer needs.

For example, he gained valuable experience during the transition to digital sales and marketing at Victoria’s Secret and established customer channels across multiple platforms. From there, he went to USAA, expanding the company’s digital journey and pioneering mobile banking, which led to a substantial increase of deposits at the bank.

Walthall’s next stop was American Express, where he got an even deeper dive into the financial services industry. Then, five years ago, he got a call saying Blue Shield of California needed someone to help push the company into the era of next-level tech and operations.

“They were looking for someone who is mission-oriented with my background. I was able to combine my customer centricity both operationally and digitally,” Walthall says. “All the pieces are now coming together. I’m focused on how we serve our customers and how we leave them with a lasting favorable impression of Blue Shield of California.”

Innovation as an Ongoing Mission

Walthall never stops asking how things can be done better. Too many businesses look at processes from their own perspective, he says, but innovation happens when you look in from outside. Take paying a member’s insurance claim as an example. There’s a prescribed procedure, but when you reimagine it from the member’s point of view and how they would best be served, you can start to re-engineer your operations to be better for not just the customer, but also for the company.

“My approach has always been to design the business from the outside in. It’s got to work for a member. Members have full lives. We have got to operate in a way that seamlessly works when they need it to, rather than interrupt them.

Moving forward, he wants to integrate all the moving cogs of healthcare so that they work as smoothly, as, say, buying a jacket online with one click.

“We’re working on creating a healthcare system that works with greater ease and efficiency,” he says.



Todd Walthall
Chief Operating Officer
Blue Shield of California

Every day, he asks himself if he can do his work a little bit better, because he believes that small improvements all add up.

“I’ve had a lot of curiosity throughout my career,” he says. “I think curiosity is definitely key, as is saying yes to hard assignments. I have never seen a challenge in business that was too hard, or, a challenge that wasn’t worth taking on.”

Holding the Door Open Makes Everyone Better

Walthall credits his humble beginnings in a single-mother household as making him the man he is today: the proud father of two and a devoted husband, who also donates a generous portion of his time and talent to worthy causes.

A critical part of giving back is lifting up others. “When I was coming through my career, the door was cracked open for me,” Walthall says. “As I entered some of these rooms and I looked around, there weren’t many people of color and there definitely weren’t a lot of women in those rooms. I was able to make the best of it, and now I’m really passionate about creating programs at Blue Shield of California that allow people to advance their careers personally, professionally and financially. I feel like I have an obligation to hold the door open for others until enough people come through.” **S**