

Interviewee: Jill Green Lebow  
Interviewers: Faaiz Masood & Amer Macedonci  
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Transcribers: Faaiz Masood & Amer Macedonci



Overseen by: Professor Melinda Marchand, Clark University

**Abstract:** Jill Lebow was born in Putnam, Connecticut, in 1974. She was raised by a hard-working blue-collar family. She attended the University of Connecticut. While studying abroad in London, Jill became attracted to urban life. Jill attended law school in New York and volunteered at a woman's shelter for domestic violence where she was eventually paid for her successful work. Inspired through this work, Jill became focused on equal rights and employment discrimination. She moved to Worcester in 2000 with her husband and has been working at Fallon Health since 2002. In the interview, Jill discusses her accomplishments as a mother and a Senior Vice President, and Chief Human Resources Officer. She reflects upon trusting her team and prioritizing people in her work. Jill highlights how preserving professional relationships is rewarding in the future and describes her critical loyalty to Fallon's values - especially within community involvement. She emphasizes how diversity early on in life is crucial - evident in her efforts to optimize her daughter's experience. By balancing work demands with family life, Jill continuously evolves during an important time to foster a comfortable learning environment at the company. Finally, Jill highlights the positive energy of women in Worcester and their role in the city's economic prosperity. She was named a 2017 Outstanding Woman in Business by *Worcester Business Journal*.

**AM:** I'm Amer Macedonci

**FM:** My name is Faaiz. We're going to ask some questions about your early life.

**JL:** Okay.

**FM:** So, when and where were you born and raised?

**JL:** So, I was born in Putnam, Connecticut, in 1974 and I was raised in a town near that in Connecticut until I went to college.

**AM:** Okay. And kind of like during this time growing up, can you tell us any like significance about the era or time period, growing up there in Putnam?

**JL:** Sure. You know I was born to a woman who went to high school and girls weren't allowed to wear anything but skirts and she participated in a sit-in and got that policy changed. She was always a believer that I would—she hadn't gone to college, but I was going to go to college and I was going to be able to do anything that I wanted to do and so that influenced my upbringing. I

had a very strong female role model in my mother, I still do. I always felt pretty invincible because of that.

**AM:** Okay, awesome.

**FM:** How did you end up in Worcester and when did you arrive here?

**JL:** So, I arrived here in the year 2000 and it is because my husband is from Massachusetts and we met in law school and we became engaged. I had been spending my summers working at New York City law firms because I had moved to New York City [New York] during undergrad and law school. He didn't want to move into Manhattan. It's a whole different lifestyle – it's a lot to ask of someone so... this isn't that far from where my family was in Connecticut and he had a job offer to be here, so we moved to Mass.

**AM:** Oh, so you wanted to – you kind of preferred Manhattan and ...

**JL:** I did, I did but it's really – it is a lot to ask someone to live there whereas this was kind of easier for me, so we ended up come here instead.

**AM:** Perfect. So, I mean since the 2000's when you kind of first arrived here I was wondering... how's this area changed over time from what you've experienced?

**JL:** [Laughs] Right, you know Worcester has been waiting for a renaissance since I got here in 2000 right, so when I get here there's this dying mall in the middle of the city. There weren't many companies – we still are one of the larger employers here in Worcester. So, I do think there is more economic prosperity now over the years. There's far more restaurants and I find even more—I don't know, like I think about the different ethnic cuisines we have now and the different immigrant populations that are really representing themselves and flourishing and doing well so I just see that as having increased over the past 19 years.

**AM:** Okay.

**FM:** What were some of the trials and tribulations you had during your school and in your early career? If you'd like to share.

**JL:** Sure. You know undergraduate was pretty simple for me. I was an English major [laughs] which wasn't very challenging [laughs].

**AM:** [Laughs] I mean – it can – it can get pretty...

**JL:** Right, right [laughs].

**FM:** For students like me, international, it's pretty challenging.

**JL:** Yes, that's true, it would be. But I think what made it easier for me, I just enjoyed it so much. I mean I took a class that was on the (\_\_\_\_???) For me that wasn't really work just because those are authors that I love. I love to read and I was able to do a lot of that through college. What was challenging for me was when I went to law school because as an English major I didn't have to do as much intense studying and law school was very, very intense. You get one shot per class right, you take a class a whole semester you get one test. They're often about five hours long, two questions, sometimes one, and you either know it or you don't and then when you don't you fail. So, it was just very high stakes, it was incredibly expensive. My parents were helping me financially, but I still had to come up with a lot. It was difficult. I almost left law school after the first year. It was a lot.

**AM:** So how did you, kind of, convince yourself to not leave and sustain yourself. Was it just perseverance or were there other factors?

**JL:** Right, right, because the other—so there was also another thing that happened. I went to law school because after my undergraduate I lived in New York City. I waitressed which was very lucrative. I made a lot of money waitressing, but I also worked part-time. First, it was volunteer then they started paying me at a domestic violence shelter and it was a huge shelter in New York City and they had a legal department. And once they kind of figured out my skills they started using me more in the legal department and I learned about the work that those women were doing. You know, how many times a woman that was a victim of domestic violence would have a grandparent then come and take her kids. So, I ended up working on a case where a woman was an immigrant to this country, her husband was a U.S. citizen. The husband's family had more money and he hurt her severely and his mother was going to get her children and if it wasn't for this legal representation that was free, this woman would have lost them and so I became very close to this family and I became involved. So, I went to law school thinking I was going to do work like that. When you accumulate your law school loans, you find out you're not going to do work like that because you're not going to be able to pay your loans. So that was also hard for me and then I saw the bills and then I was learning more about what those jobs paid. So, I was also learning that I wasn't going to be able to do what I went there in the first place to do.

**AM:** Yeah, and that attachment to –

**JL:** Right. What got me to stay was we had what's called a "moot court" competition so it's a mock trial competition and the case was an employment discrimination case, and I became very involved, very intrigued by employment discrimination and equal rights and so then I stayed in school because I was interested in that and my first summer after law school I worked at firm where they had me on an employment discrimination case. So, I stayed in and I just focused on that in my next two years and then I went and I left law school and I practiced employment law only at a Massachusetts firm.

**AM:** Okay, so that's basically how you ended up in this position.

**JL:** That how I ended up in human resources. So, then I was at the law firm. I didn't like law school, I didn't like working at a law firm. I don't know if you guys are familiar – are you familiar with the Myer's-Briggs Type Indicator?

**AM:** Myers...

**FM:** No. What is that?

[All laugh]

**JL:** So, it's this, basically it's an analysis of what they call your "type".

**AM:** Okay.

**JL:** And it's how you take in information, process information and get things done. So, it was further on in my career that I learned my type. My type would never have gone to law school. Like, just –

**AM:** Not even considered it, right?

**JL:** Right, right I'm someone who operates on intuition, I can see around corners a little bit, I'm lucky my intuition's right, not into a lot of detail, I'm more conceptual.

**AM:** Right.

**JL:** Well law school is heavy in the detail, heavy in the letter of the law and so I was a bit of a fish out of water there. So, anyway [shows the Type Indicator object to us] this shows your type, but we won't spend all our time – I used to be an ENFP, which means I'm extraverted, so I have a focus on the outer world. I'm intuitive, so I take information through patterns. I'm a feeling person so I base my decisions on values – which is very helpful for human resources – and then for P I was perceiving. So, I used to approach life in a flexible and spontaneous way. Flash forward, I become a senior executive. Spontaneity is not appreciated so you need to be far more planful. I retest 10 years later, I'm now a J. So, I'm an EIFJ, I now approach in a planned (\_\_\_???) way [laughs]. So as my coaches told me, I basically changed myself within the workplace to make it. So, there you go. Maybe that's a little too much...

**AM:** No, that's not.

**JL:** You should take it as you're choosing what you want to do.

**AM:** Right

**JL:** I didn't take it before I was decided what I wanted to do.

**AM:** So, first time you took it was just...

**JL:** I was already here. It was when I was here ten years ago and then I took it again a couple months ago and found out I changed

**AM:** I'd probably change every week or something.

**JL:** [Laughs]. They often say people never change. But then you know they've worked with me through this that under extreme circumstances like an executive role.

**FM:** I think people change, they like, they are introvert and then they become extrovert, or extrovert they become introvert, as they transition from high school to college.

**AM:** Yeah, we've seen that a lot, even in our few years and stuff like that. But yeah, those things, I feel like personality and stuff like that has the ability to change or kind of mold a little more in college, but then thinking about – I guess learning types like conceptual and hands-on, stuff like that I wonder how that can change and shift.

**JL:** Right and then when you're in the workplace and they say it matters where you test too. Right, so if I had taken the test at home, it might have been a different result, but I've taken the test here, so it's really – I am still spontaneous in my regular life.

**FM:** So, what do you do to ensure organization effectiveness and effective employee development here at Fallon Health?

**JL:** Oh god. So first, I have really good people that work with me. So, I really trust and value the people on my team. I'm in a position where I've grown up with this team. I used to be with this organization even before this round so I know this team really well. They used to be my peers and now they work for me. Even more interesting is the woman who brought me into HR [Human Resources] in 2002, she had been a client of my law firm, her name's Linda. She worked in Human Resources at Reliant Medical Group and I knew that I always wanted to leave the law firm. I liked Linda and Linda hired me and gave me that career change opportunity in HR. I stayed working for Linda on-and-off for 15 years. Linda used to be the Chief HR Officer here. I now have Linda's job and Linda works for me now. So what had happened is Linda left in '15 to start a consulting business. I got this job. Then Linda didn't want to consult anymore, and we've always been a very dynamic pair, we've really—I really respect her and she teaches me a lot and she took the opportunity now working now as a Vice President in the group.

**AM:** Okay.

**JL:** Anyway, what do we do. So I lean on the team to help with those pieces that you're saying. We focus a lot on our values here at Fallon Health. That's why a lot of people like to work here, they believe in those values. We get a lot of feedback that they're not just words on a wall, right? They really see those behaviors and the decisions that we make, how our managers and

supervisor treat the employees that work with them and by focusing on those values—innovation, accountability it fosters an environment of learning and development and we've also always seen that as important. HR's a very valued function at this organization. Human Resources sits at the executive table, not at all organizations. I will only work at an HR organization where they have a seat where the decisions are made because it just shows the value of *people*.

**AM:** I hope you don't mind me asking, but in general, what does Fallon Health really do in Worcester?

**JL:** Sure! No, it's a great question. So, Fallon Health provides health insurance. So that's the bulk of our business. No, it's okay. We used to be Fallon Community Health Plan, like it used to be more clear in our name. So, the bulk of business is providing health insurance. We provide it on what is called commercial side, so employer groups so say if you work for Stop-n-Shop, you get health insurance through Stop-n-Shop they would possibly contract with Fallon Health, or Blue Cross Blue Shield, or Tufts. We also do a lot of work with the government for underserved populations, particularly elders and then we have an arm of our business that actually provides care to elders that are nursing home eligible, but our programs keep them out of the nursing home. So our goal is to keep out of institutions and living with their families and within their communities but still getting the care that they receive. I would say Fallon's mission – we are non-profit, we are a mission driven organization and it is to make our communities healthy and you see that in the products we design, we do a tremendous amount of charitable giving. Our employees are encouraged to be giving back to the community. We give eight hours of regular pay a year that they can use to volunteer. We encourage a lot of different volunteer arrangements, they can either do it through us or they can do it on their own and then get recognized here for that. So that's always been a draw here as well and it's what draws a lot of our employees here and has them stay.

**FM:** So do you think there are any cons of your work that's something you'd like to change, if there are?

**JL:** You know what I think is going to change? I think trying to work and raise children or even care for elders, right? So, these personal demands outside your life, outside of work. The way it's structured now in the United States and really most of the world, it's not conducive. Most people can't do what I did today. They can't walk across the street and chaperone their child and then come back. I'm very, very fortunate in that regard. A lot of times you can't even get to the doctor's office with their kid. I don't think it's going to stay like that. I think your generation and the generation after you is not going to accept it. Now I don't know what it's going to look like, I don't have the answer. I'm Gen X. So, Gen X is a tiny, tiny generation squeezed between you guys and the baby boomers. We've accepted everything the baby boomers put in place. We said, "Eh, it's not great but we'll do it," and here we are. You guys are like, "This sucks we're not going to do this."

**AM:** We're doing things our way. [laughs]

**JL:** So I can't wait to see what happens next and I don't know what it's going to be. But I think it's something we'll need to change.

**AM:** So, yeah, I mean, with this job, all your priorities, responsibilities – and I see that you're also on Human Resources for Boys and Girls Club in Worcester –

**JL:** Yes.

**AM:** And involved in that program...

**JL:** BottomLine.

**AM:** BottomLine, which is very interesting. How do you balance all this and how do you, kind of – even going back to law school and stuff like that. How have you built up to figure out a way to put home life, family life, and all this... It's a loaded question.

**JL:** No that's okay. I very specifically waited.

**AM:** Yeah.

**JL:** I waited 'til I knew that I could get a part-time role, right? So, I always looked for employers where I knew part-time would possibly be an option. So I was a little – I was – I'm an older mom because when you first come out of your career people aren't going to give you part-time, you're still earning you stripes, you're still showing what you can do, but by waiting until my early thirties I'd really established myself. At that time, I'd worked for Abbott Labs which I had seen in Working Mothers magazine as winning all these awards so that's why I'd applied there. I mean I specifically targeted places where I knew they would afford me that opportunity and so I was on my maternity leave at Abbott – they did give me part-time there but what was interesting was I still had to travel. So, Abbott Labs is a company that employs 60,000 people. Their headquarters are in Illinois. My first trip after my maternity leave when I was a nursing mom was within a few weeks and I didn't want to leave right away. So that's when I ended up coming back into the Fallon Healthcare System and I was given a part-time job for my first five years of my daughter's life. I also very specifically did not have a second child because of work demands. Now, not everybody's going to make that decision. So, I had this mentor, this woman Kim, who's very, very successful. She had adopted two children and when I was really on the cusp of deciding what I was going to do in terms of family planning she just said to me, "You're just like me: Your career is really important, your daughter's really important, your daughter is really important. Once you have a second one it's harder to make it to all the plays, it's harder to be home when they're sick because it's double". So, I knew what kind of mom I wanted to be, I knew what kind of employee I wanted to be, and I chose to only have one and my husband was supportive of that. Now do I have regrets about that? Yeah, maybe it was the wrong decision. She's pretty awesome so I'm pretty – I'm satisfied, but imagine if I had another one that was that awesome.

**AM:** Right.

**JL:** But again, I wouldn't be able to chaperone everybody's field trip. But not everybody makes that decision, some people – we have this woman here who's so successful. She has five little kids and she just does it. So, we all make our own personal decisions.

**FM:** Yeah that was the next question, you already answered that.

**JL:** [Laughs] What was the question?

**FM:** Do you have any regrets?

**JL:** Yeah maybe that's probably one. Yeah, I have a very small family, but I don't know that I would be here if I had a bigger family. I doubt that I would be.

**AM:** That sacrifice you make, I mean, you can't – I don't know how it amounts to anything but the fact that you are, I saw that accolade for Outstanding Woman in Business Worcester, one of those and –

**JL:** Yeah and my daughter went to that.

**AM:** Oh really?

**JL:** She knows that we're being – this interview's occurring today.

**AM:** Awesome.

**JL:** She is very, very passionate. She goes to a Worcester public school. It's an Art's school.

**AM:** How old is she?

**JL:** She's eleven. I mean we went to the Woman's March together. She's very, very political, you know? A little too much. She's like an older soul in a little body but maybe that's my fault. [Laughs] I think it's also the gener – she's ready to change the world, all of this is unacceptable to her. She's a vegan.

**FM:** Oh.

**AM:** [Laughs]

**JL:** Yeah, no she's pretty hardcore [laughs]. We're not vegans! So, she kind of doesn't eat [laughs].



**FM:** I have two friends in college those are vegans, they are.

**JL:** It's hard.

**FM:** It's hard, it's hard for them yeah.

**FM:** So, what other advice can you give to others today and for future students, children, colleagues? Is there any particular advice from your experience or your life, like – you know, motivations, something. . .

**JL:** You know I just – I am one of those people who believes very strongly in the importance of all interactions that we have, right? You don't know what somebody's day is like. Respect is so paramount in my mind and then I come from a very hardworking family. I come from a family of farmers and construction workers. None of them went to college, but they were all very successful because they worked so hard and I think that that's carried through.

**AM:** Right. Hard work and respect

**JL:** Hard work and respect! So basic, right?

**AM:** Well, it gets lost.

**JL:** [Laughs]

**AM:** Yeah, so on the other hand, I want to know a little bit – what do you think of – again this is kind of general – but other women's experiences in Worcester besides you?

**JL:** You know I think it's all in – we all have different experiences, right? So, one of the women that was chaperoning this morning she is what you would call, I think they still say “stay-at-home mom”, right? She has three girls, one of them is in Payton's class, my daughter's class. She is so heavily involved in the school and she runs all the fundraisers, she's able to do that. I really, really respect her decisions, too. I don't think she's doing any less than I am, you know what I'm saying?

**AM:** Yeah, yeah.

**JL:** I guess I would say I've never really met a career feminist. I don't know if you've ever studied different types of feminism, but you know there were things back in the '70's that was called a “career feminist.” Women weren't supposed to be at home anymore like if we were going to make our mark we had to be here in the workplace. I don't agree with that either, I think we're all going to make our decision about what we do and I very could've easily said, “I have this degree, I'm going to go and I'm going to have more kids and I'm not going to do what I'm doing now,” but I didn't. It doesn't mean I don't respect somebody who decided to do it

differently. I want to say something about Worcester though. Have you guys seen the articles recently about all the women businesses that have popped up?

**AM:** Not really, no.

**JL:** You should look in the *Worcester Business Journal*, they did a whole feature – so Queen’s Cup, the new cupcake place, Seed and Stem – have you been there?

**AM:** Seed and Stem, I have been to Seed and Stem.

**JL:** Crompton Collective – those are all women owned. Crust, the bakery down here is women. It’s like five or six of them and they’re very hip, new places here in the city.

**AM:** Yeah, I know they are, especially Crompton and Seed and Stem.

**JL:** Yes, it’s all these young women. I mean I do think women have this energy here in the city. The Chairman of the Board – I’m sorry – the *Chairwoman* of the Board for the Chamber of Commerce is a woman. Somebody is probably going to be interviewing her, they should be if they’re not. She just sold her family insurance brokerage company to this huge Chicago [Illinois] firm for a ton of – I mean she’s just incredibly successful and I know there’s a lot of people that work with her and are involved with her, she’s part of the Women’s Leadership Conference... I think there’s tremendous energy in this city.

**FM:** So, going towards your family. Do you have any siblings? Older or younger?

**JL:** Yes, so I have an older brother. He’s three years older, he’s my full brother. I have an older stepsister – so I have a mixed family – they were divorced and then remarried. I have two stepbrothers. I have a half-sister and a half-brother and I’m in the middle, kind of, of this whole spectrum.

**FM:** So, if you don’t mind me asking, what were your parents like while you were growing up? Were they like...?

**AM:** Yeah you mentioned they were hardworking...

**JL:** They were – so family owned businesses, my father’s family owned a construction company. My mother’s second husband owns auto parts stores, so very blue collar too. My mom always helped in those businesses. She also owned her own business, Ledgebrook Herb Farm, so she was herbalist and did all these different things. But yeah very blue collar, very hard-working with their hands and again, just very-hardworking. But almost all my cousins went to college and there’s a ton of us. So, while that generation didn’t...

**AM:** The next one did.

**JL:** I think all 18 of us did, yeah.

**AM:** Wow that's interesting.

**JL:** Isn't it interesting? [laughs].

**AM:** Yeah that's pretty cool. I mean that's the drive that the whole family's put into you. Okay so other than, kind of occupation and family, do you have any hobbies or leisurely activities that you...?

**JL:** Sure, so I'm still a reader. I'm part of a book club that meets monthly. We've had the book club for 13 years and we meet diligently. You read a book every month. So, that's one of the fun things that I do. I do run, not as much as I used to. I mean I used to be hardcore, five miles a day. It's hard to make time for that and then I like to do things with Payton. We go to a lot of museums, travel, we do a lot of different things.

**AM:** Okay, I think that's everything. Thank you. I mean unless you need to put in...

**JL:** It doesn't seem that interesting so – but that's fine, you guys can do some magical stuff with it if you want [laughs].

**AM:** Yeah!

**FM:** If you want to share with us, any experience?

**JL:** No, I don't think so, I don't know.

**FM:** Any encounter in your previous career? Any, like, any, like you know, everyone has some...

**JL:** You know I think by telling you about the women's shelter in New York City, I think that was significant, right? So, you picture somebody like me growing up in this farm town in Connecticut, very small, just getting exposed to urban areas. So, I went to University of Connecticut which is in the country of Connecticut, but it was when I studied abroad first semester on England and I lived in London, that I got this kind of city-bug and this increased exposure to the rest of the world. That makes a big difference, right, I mean if I had just stayed where I was I don't know if I'd be who I am and I didn't stay where I was. I did a lot of different things – mostly in my twenties – I travelled around the country for a few months, like I said the study abroad – I travelled in Europe. But, then living in New York City was just so significantly different and I also lived in the Lower East Side, so it's not like I lived – I don't know it was just very, very diverse and then working in that shelter I think – and then I was reading books like *Rachel and Her Children* about homeless families in America. There's this underbelly that needs assistance and I think that's always driven me since then.

**AM:** Right, bring immersed in that for a little – I mean that’s definitely –

**JL:** Yeah and I was very, very pointed in my decision and my husband’s to send her to a Worcester public school. Now, she may not stay in the public-school system, but, I didn’t have a lot of diversity where I was in Connecticut in that small town. I was adamant she would have it and she does. From the start, like kids from all over the city go to that school and she’s had a really good experience there and she sees the world differently than when I did when I was at her age

**AM:** Yeah, another question now, so, at this point now, kind of, in your career – you also mentioned how that, kind of, you’re more now of a J to – no, no

**JL:** [Laughs]

**AM:** Looking toward the future, I mean, what - compared to the feeling you have now, I mean, are very successful, all these awards, accolades... What do you hope for? And maybe, maybe it’s in terms of Fallon Health, striving to be one of the best health insurance companies or in your personal position, maybe with your, kind of, I mean daughter, family life how does that... What are you hoping for?

**JL:** So, I mean Fallon Health continuing to be independent, right? So, we’re a very small insurance company. Everybody else is consolidating and merging and they’re constantly looking for us to do that and we don’t want to do that because we believe in our mission and we think our mission would be impacted by that. So, to see Fallon Health continue on its *own* and involved in the city and the communities we serve is very, very important. I will say long-term, I don’t need to be in an office forever. So, once Payton’s gone to college, my retirement will be well – my husband’s already not in an office and you’ll find if you end up in an office, it kind of sucks, right? Now that’s not great to say when you run Human Resources that’s hiring 60 people any given day, but this is a lot that the way we ask people to live. I mean I have a gorgeous office, the rest of them don’t. I mean I could take you to their cubes, it sucks. But at least they feel they have an impact, so I think that keeps them coming, right? Because a lot of them are on the phone with our members, getting them the things they need and making sure they have the health care they need and can see the doctor they need to see, keeping them out of the nursing home. So, I think that’s what keeps them coming but it is an interesting way we ask people to live.

**AM:** Yeah right, and to be like, “Okay, cater to these people’s demands and needs,” but being stuck in this little cubicle is rather interesting.

**JL:** Yes, I do think it’s an interesting thing that we have going here [laughs].

**AM:** I mean I feel like it’s been like that for a while for a lot of businesses and people

**JL:** Yes, but people are changing workspaces. They’re like, getting rid of cubes and these long tables and ...

**AM:** And you can sit on a couch and relax all day.

**JL:** Yes, yes! So, we actually – one of my projects this year is strategic facilities planning where we've really got to figure out what do we want to do in the next 10 years. Are we going to stay in this building? If we stay in this building, will it look the same? We're moving more and more people to telecommuting because that provides for better engagement, more flexibility. So we're going to see how we continue down that path but we've now really sort of need to read tea leaves and figure out where we need to be in 10 years and make decisions now and I think that's interesting. But we'll probably stay here. We need to be in the community.

**AM:** Yeah, right, right.

**JL:** That's it? Alright. Did you guys drive here?

**AM:** We did.

**JL:** Where'd you guys park?

**AM:** In that garage.

**JL:** Oh, good so you need to get that validated.

**AM:** Yes, I do have the ticket I don't know...

**JL:** Yep, we'll go down to 8 [8<sup>th</sup> floor] and we'll do that.

**AM:** Perfect. Alrighty, yeah. Alright, thank you.

**JL:** Alright, thank you.