



Business Insurance's annual Women to Watch feature recognizes women who are doing outstanding work in commercial insurance, risk and benefits management, and related fields, including consulting and law.

The program was introduced in 2006 to serve as a springboard to encourage more women to break through the glass ceiling in an industry that has been largely male-dominated. ... [Read more](#)

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## Karen Vines

**Karen Vines**  
Vice president and director of employee benefits  
IMA Inc.  
Wichita, Kansas  
Age: 54



Karen Vines

Shortly after the passage of health care reform, Karen Vines, vice president and director of employee benefits at IMA Inc., realized that the broker's clients would need help deciding whether to continue to provide health benefits to their employees or pay a fine and send them to the insurance exchanges to obtain coverage on their own.

So she and her team developed the Play or Pay Analyzer to not only measure the financial impact of such a decision, but also to evaluate how dropping coverage might affect each organization's unique corporate culture.

"We purposely structured the tool to not only look at what happens if you engage in pay — in other words, exit strategy — it also looks at the dynamics of playing, because playing can also have exposures," she said. "It's been so interesting watching the employer perspective. When you're looking at changing the dynamic of decades of positioning benefits as part of compensation, your population has an expectation. That expectation leads into that cultural interaction between employer and employee."

After performing more than 200 analyses, only one employer has decided to drop coverage after realizing how not providing coverage might affect employees financially, as well as their company's ability to attract and retain talent, Ms. Vines said.

### Strategic business-maker

This tool, one of the few Patient Protection and Affordable Care Act analytics tools that has been granted a copyright by the U.S. Copyright Office, not only has helped IMA's current clients better navigate the post-health care reform waters, it also has served as a way for IMA to gain new business opportunities, according to John Kirke, IMA's Denver-based president.

"It's been a strategic business-maker," he said. "We've retained business we needed, but also built business over the last three years," in large part because of the tool.

"When this legislation hit, it was like a lightning strike," Mr. Kirke recalled. "Without being asked, without being directed, Karen took this on herself, recognizing that while employers were getting legal advice, they weren't getting advice on business strategy."

In fact, the employee benefits governance and compliance practice that Ms. Vines leads from Wichita, Kansas, "isn't staffed by attorneys but with people who have decades of benefits experience," she said. Ms. Vines herself has worked in benefits for 29 years. Though she began in sales, she gravitated toward compliance when she learned the many issues her clients faced.

As word has spread about Ms. Vines' expertise in health care reform compliance, she is now out on the speaking circuit, sharing her expertise at benefits conferences, where she helps both employers and other industry partners, such as third-party administrators that serve the self-insured employer community realign their business strategy in response to health care reform.

By Joanne Wojcik