



From ER to Advocacy

[Episode 52 Show Notes](#)

In this powerful episode of the Insurance Leadership Podcast, host Ben Markland welcomes Tiffany Ryder—a trailblazing healthcare advocate with a resume as diverse as her mission. Raised in rural Louisiana with no access to insurance, Tiffany’s story moves from military spouse to NFL cheerleader, ER clinician, health policy expert, and advisor to more than 20 healthcare ventures.

She joins us to challenge the status quo of healthcare and to call out the uncomfortable truth: we’ve built a system that often fails the very people it’s supposed to serve.

[From Patient to Powerhouse](#)

Tiffany opens up about being diagnosed with PCOS and pre-diabetes in her late teens and how that moment set her on a journey of transformation. She lost weight, made the NFL cheerleading team, and more importantly, reversed the conditions she was told she would “Just have to live with.”

Tiffany emphasizes that, **“there’s a lot that you actually have power and control over that patients don’t necessarily realize.”**

This isn’t just a personal story, it’s a leadership framework. Tiffany reminds us that people can’t lead others until they’ve learned to lead themselves. For brokers, carriers, and clinicians, we should be asking: how are we empowering our people to ask better questions and take ownership of their care?

[The Real Cost of Care](#)

From a \$250 penicillin bill to a rural patient who couldn’t get antibiotics because his insurance only covered one pharmacy 40 miles away, Tiffany makes the cost barriers real. She shares how even medical professionals are discouraged from asking about cost during training, and how that disconnect breaks trust between patients and the system.

Tiffany emphasizes that, **“what good is care if the patient can’t afford the prescription or the gas to pick it up?”**

At ILP, we talk a lot about cost containment, but Tiffany brings a human face to it. Brokers and employers don’t just need savings on paper; we need **real-world affordability** for the people we serve. Pricing matters. Networks matter. And yes, pharmacy access matters.

Why Primary Care Is the Secret Weapon We Keep Ignoring

Tiffany makes a bold case for **direct primary care (DPC)**, calling it one of the few models truly designed around the patient. She explains why so many ER visits are the result of poor or absent primary care and how access to a trusted physician can prevent claims, costs, and crises before they ever happen.

Tiffany emphasizes that, **“direct primary care puts the patient back at the center of care—where they belong.”**

This is the kind of forward-thinking our industry needs more of. Whether you’re a benefits advisor, an employer, or a clinician, Tiffany challenges us to ask, “What if we stopped treating primary care as a box to check and started treating it like the anchor of our entire plan design?”

Leadership in the Gap

Tiffany’s stories go beyond policy; she shares real moments from her time in emergency medicine, including the late-night patient calls she made off the clock just to check in. She describes a system full of people doing their best, but one where structure, reimbursement models, and access all fall painfully short.

Tiffany emphasizes that, **“the guaranteed way to lose in healthcare is to keep doing things the way they’ve always been done.”**

Her words hit home. In a space known for red tape and rigidity, Tiffany reminds us that leadership doesn’t always happen in a boardroom. Sometimes it’s a phone call, a restructured network, and a reimaged plan. The best leadership often lives in the gray, between systems, expectations, and real-life stories.

Why This Episode Matters

This episode is both a wake-up call and a masterclass in listening. Tiffany doesn’t just diagnose the problems; she offers real-world, actionable ideas for brokers, carriers, employers, and employees alike. From encouraging direct primary care to demanding contract transparency and

unbundling outdated coverage models, she shows us that change doesn't come from convenience. It comes from conviction.

If you're ready to rethink how you lead in this space, **Tiffany's blueprint is a great place to start.**

What's Next on the Insurance Leadership Podcast

Terry Ward, CEO of United Vision Plan, joins us to discuss how vision benefits are changing and why they're more valuable than ever. From smarter networks to employer education, Terry breaks down where innovation is gaining traction—and how brokers can add real value to the vision space.

Don't miss it.

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