



Employee Benefits Planning Association

September 17, 2015

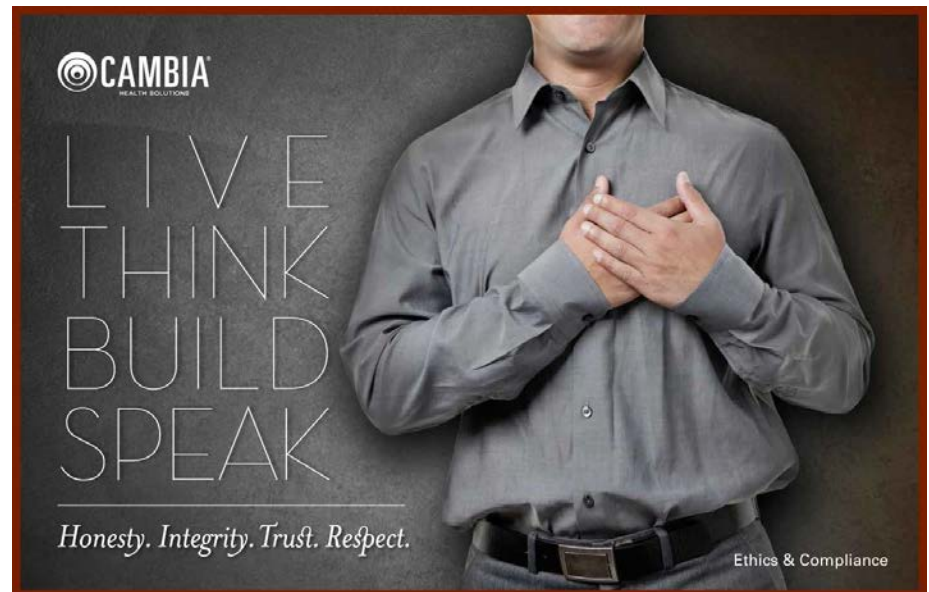
THINK. SPEAK. BUILD. LIVE.

Honesty. Integrity. Trust. Respect.

Presented by:

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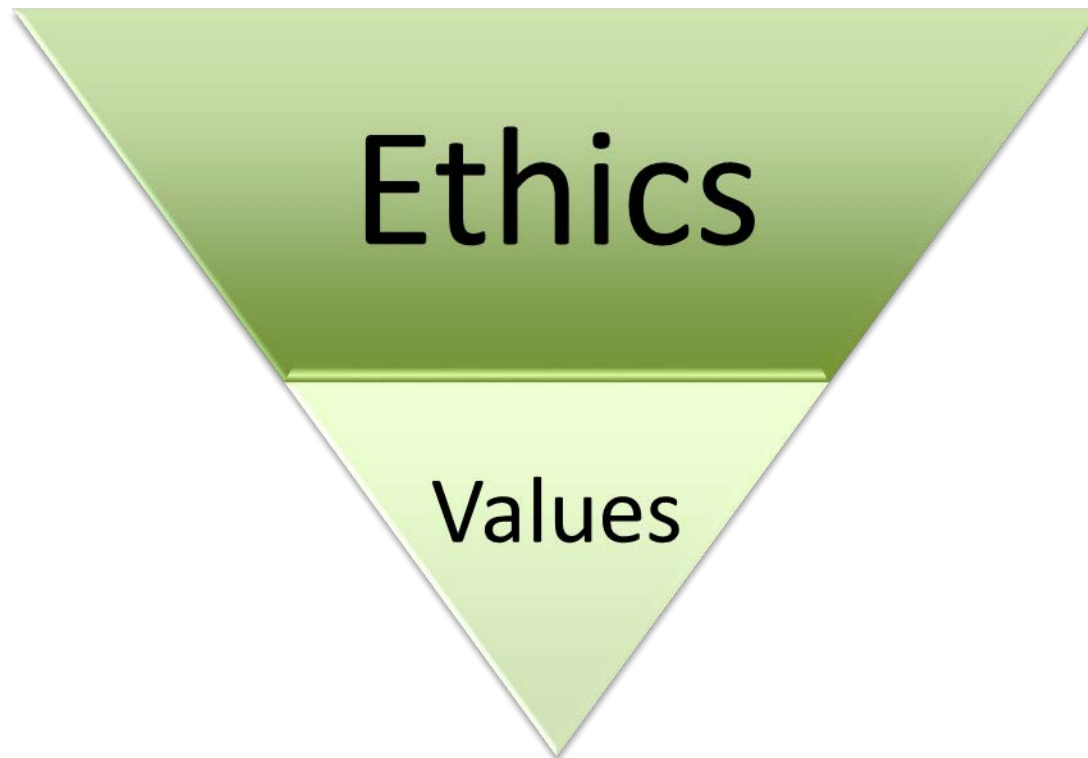
Ethics & Compliance Officer
Cambia Health Solutions





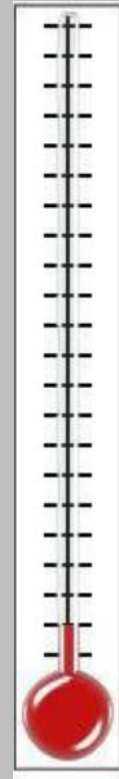
**IF YOU HAVEN'T GOTTEN
IT BY NOW...**

What is Ethics?



Ethical Temperature

- ✓ Acting with integrity & trust?
- ✓ Respecting the dignity of others?
- ✓ Communicating truthfully, accurately, & completely?
- ✓ Transparent?
- ✓ Fair? *If I were on the receiving end, would this still be a good decision?*
- ✓ Asked others' opinions & appreciate different perspectives?
- ✓ Willing to justify how I made this choice publicly?
- ✓ Taking ownership of downstream problems & consequences?



Ethics in Action



Ethics from the Inside Out





WHY ETHICS ISN'T ALWAYS A SLAM DUNK

Assumption About Ethics

Knowing = Doing

There's a difference
between right and wrong.

Bad people do bad things.

Black

White

Not in a Million Years

You just started a mortgage company and before you know it you've got 100 people working for you. Your employees are high quality people and the company's earning a lot respect.

But leading
water from
numbers
will loan

Do you do it to save the
business?

have been coming out like
he
no one

So much depends upon on the success of the company that if you got the loan, the company could get on track. Be certain

You could estimate your earnings on the loan application to reflect where the company *will be* once this is all ironed out. It's for the greater good and it's not like you won't pay it back.

What? Are you Crazy?!?

Your boss, **Toby Graves**, calls you into his office.

He tells you that your company is in serious debt and will go under without immediate correction.

You know that the company had some financial struggles a couple of years ago, but you found a way to infuse some

Toby asks you to help him with his plan, but says that, if you don't want to, he understands.

Be honest with Toby. He asks you to help him with his plan, but says that, if you don't want to, he understands.

He asks you to help him with his plan, but says that, if you don't want to, he understands.

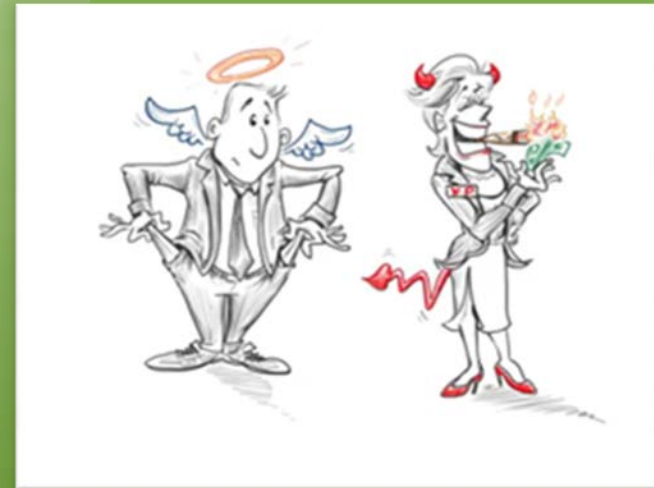
You love working here and you honestly like Toby.

Do you help Toby?

Assumption About Ethics

Sure, bad people do bad things.

But... good people can do bad things, too.



How does this happen?

Barriers to Ethics



**Social & Organizational
Pressure**

Bias

Pressures

- Time constraints
- Conformity
- Authoritative demands

Biases

- Role Morality
- Framing
- Moral Balancing
- Sausage & Laws
- None of My Business
- Aha! I Knew It!
- Outcome



THINK

Honesty. Integrity. Trust. Respect.

Break

Ethics & Compliance



CASE STUDIES

GROUP DISCUSSION



BUILD

Honesty. Integrity. Trust. Respect.

Close

Ethics & Compliance