

Interviewee: Purnima Vepa Jain
Interviewers: Megan Wyckoff, Mary Katherine Petterson
Date: November 4, 2015
Location: Worcester, MA
Transcriber: Megan Wyckoff, Mary Katherine Petterson



Overseen by Profs. Leslie Choquette and Dona Kercher, Assumption College

Abstract: Purnima Vepa Jain was born in West Bengal, India in 1975. She moved to Worcester, MA in 2000 and works as the director of finance and business support at Reliant Medical Group in Worcester. She has been with the company for 15 years, beginning as a financial analyst and moving up over 15 years to her current position. Purnima is also married and the mother of a six and a half year old son. In this interview, Purnima discusses her childhood, what her family dynamic entailed, and the way it has influenced her decisions today. During her childhood, Purnima moved throughout India, Singapore, the U.K., and then finally to the United States. She discusses the challenges of being a working mother and finding a work life balance. Purnima believes it is crucial to give her son a full, memorable childhood, as her parents gave her, and to also pursue a successful career. She makes monetary donations to various organizations and volunteers at her son's school functions. For Purnima, "Success is at the end of the day being happy and finding peace with what you have in your life at any given point in time." She has created a life for herself that is based on family and a hard work ethic.

Transcript:

MW: Okay, so if you could, just state your name first.

PJ: Purnima Vepa Jain.

MW: Okay, and when were you born?

PJ: 1975

MW: Okay, are you married?

PJ: Yes.

MW: Okay, I think we're okay with that.

MP: Okay.

MW: And do you have any children?

PJ: I do, yes, I have a son who is six and a half years old.

MP: Oh, great!

PJ: [laughs]

MW: Can you kind of tell us a little bit about your growing up, kind of your early life type of stuff?

PJ: Sure.

MW: Anything that stands out really to you.

MP: Yeah.

PJ: So growing up the one thing I recall is we moved cities and countries every two or three years. My father was in a job that required him to do that. And I think when I look back at the time, there were probably challenges of having to go to a new school each time, but I feel all of that change that I periodically went through has helped me over the years. Now I look back, and have friends in many parts of the world. I am still in touch with several of them. I feel like I'm richer from an experience standpoint. New friends every two or three years and new experiences more than anything else. Having to quickly settle into a new environment, a new country at times, and kind of hit the ground running have all contributed to learning and growing. And, of course, having a very close-knit family is what I fondly recall from my growing up years. For me, family plays a very big role in everything that I do. I am very close to my parents and my sibling. I have an older brother. And, so, you know, over the years, it's that bond that has given me the strength to do different things. And, of course, in more recent years it's my husband and now my son. So, I feel my family is my rock, without whose support, I would have nothing.

MW: You had said that you have been to different countries. Where did you, where were you born I guess?

PJ: I was born in India.

MW: Okay.

PJ: I was born in India, and I don't know how familiar you guys are with India, but it's a diverse country.

MP: Yep.

PJ: And, to the point where people from different parts of the country speak different languages. And while there is one common national language, each state almost has its own language. So there are several languages. My husband and I don't speak the same language, for example.

MP: Wow.

PJ: We don't even understand each other's languages. It's that different. It's not just a change in accent, or something, you know, like here you go from the east to the west to the south and you experience different accents. It's beyond that. So, sorry, your question was really, where did I grow up?

MW: Where were you born?

PJ: That's right, where was I born.

MW: What town, or, what state specifically in India?

PJ: I was born in Calcutta (city) in West Bengal (state). My family originally is from the state of Andhra Pradesh and, therefore, I started down the path of explaining the diversity in India.

MW: Okay. And then, did you, when did you come to the United States?

PJ: I came to the United States in the year 2000.

MW: Okay, so where were you in between?

PJ: So, I was born in '75. Between '77 and '81 I was in Singapore. So I kind of started my education in Singapore.

MP: In Singapore, wow!

PJ: Learning Chinese, you know, I still have a vague recollection of the Chinese alphabet. We were there for four years, following which we came back to India and then within India we moved, maybe every two or three years to different parts of the country depending on where my father's assignments took him and us. And then in '95 I moved to London with my parents again. My father was posted in the U.K., so that's where we were for three years. Then went back to India, worked a little bit, and then I came here for my master's at Clark University in the year 2000. Thereafter, I stayed on here.

MW: That's great.

MP: That's awesome. So is your family still in India or are they here in Worcester also?

PJ: No, so my parents are in India, and my brother lives in the U.K. My husband and son are here. I have aunts and uncles that are in this country, in the west, and in Texas.

MW: Do you visit them a lot?

PJ: Not as much as I'd like to [laughs] because of work and the struggle with finding time. But I'd love to be able to go out and spend more time with all of them.

MP: Wow!

MW: So did you meet your husband here?

PJ: I did. I met my husband here. He had already graduated from Clark University by the time I got here and we just met through common friends and so yes, I did meet him here, 15 years ago.

MP: Wow!

MW: Very nice. So, do you live in Worcester right now?

PJ: In Shrewsbury.

MP: Shrewsbury, okay.

PJ: I lived in Worcester up until 2007, and then in 2007 I moved to Shrewsbury.

MW: So, where did you, you said you went to Clark University for your master's. What did you get your master's degree in?

PJ: I did an MSF which stands for Master of Science in Finance.

MP: Okay.

PJ: It was a 15-month program.

MW: When did you decide that you kind of wanted to go into that field?

PJ: I think early on because my father was a banker, now retired. But, I kind of saw him lead the world of finance and economics and it always fascinated me. I think I knew early on I wanted to do something with numbers and be in finance. Never quite sure, you know, where and what specifically, but then I think as time went on in my high school

years and my undergraduate years, I definitely wanted to be an investment banker. And I am far from one right now, but very happy with where I landed and I think healthcare finance is so unique that I didn't know what I didn't know before I started working here. It has been an amazing experience. It's hard to see myself do something different at this point, I feel so ingrained in this field and industry.

MP: Could you kind of describe to us what it is exactly that you do here at Reliant Medical Group?

PJ: Sure. I'm responsible for the finance and business support functions within the organization and that includes a whole host of financial planning and reporting functions. So within the world of financial planning there are things like budgeting, forecasting, planning for the capital needs of the organization, working on cost benefit analyses. You know, if we want to undertake a new project or a venture, being part of a team, assessing how viable or valuable this particular project will be in the future, and doing an assessment around that. My team is also responsible for many elements of reporting, reports that we send out to our frontline managers, directors, physician leaders, key metrics that they can then track their business with. Does that, you know, make sense?

MP: Yeah, Yeah.

PJ: I am happy to go into further detail, if you'd like, you know, I can keep going.

[Everyone laughs.]

MW: I mean it's your interview.

MP: I mean, it's up to you, it's your interview, I don't...

PJ: Do you guys have a whole host of questions, or? I can just pace myself then.

MP: We're kind of, just, we have these as guide, but we're kind of just going wherever we kind of go.

MW: Wherever you want to take it.

MP: You know, so...

PJ: Oh, okay. Yeah, healthcare finance I think is fascinating right now with so much change taking place. And, with the move to a value based reimbursement model moving away from fee for service requires organizations to do things differently. Essentially, it translates to doing the best thing for the patient where providers and physicians are not getting reimbursed more for the number of times that they see a patient, but more for the

kind of care that they are delivering to the patient. Really offering proactive care, you know, and offering a value proposition centered around the triple aim for the patient. And that's kind of where the industry is moving, and I think Reliant has been a leader in that regard. We have a rich experience with risk contracts and value based reimbursement models. So it's exciting to be a part of an organization that has experimented and has done so much of what is now the buzz. For us, it is about taking it to the next level and implementing all of that and so on, living it on a day-to-day basis and continuing to do what is right for the patient.

MW: So it sounds like you enjoy being in a job that is business and finance but also one that is very [pause] humanitarian or very...

PJ: You're right, absolutely.

MW: More geared towards people.

PJ: You know, at the end of the day, although I don't touch a patient directly, I know my job here is to support people and those that work with the patient. For me, obviously, they are my customers. It's doing what I can to help them do the best thing for the patient. Right? So, there is that indirect link back to the patient, and that's what we are in this business for. It's very interesting and gratifying at the end of the day. Although, I'll be honest, that is not why I chose this industry. I didn't know anything about the industry. I knew what doctors did and I've been a patient in the past, but beyond that there wasn't a whole lot more I knew about the specifics of the industry. But anyways, it's when you start working, that you start learning. You know, finance is obviously one part of it, but then when you start talking to your colleagues in operations, the people that are closer to the patient experience, and when you hear about what an MA or a medical assistant does on a day-to-day basis, alongside a nurse, or a physician for that patient, you start realizing, "Oh my God, this place really makes a difference in the lives of people." So it's gratifying to be a part of that, although I don't directly touch a patient.

MW: And how did you kind of get to Reliant? Did you have other jobs before this or right after you graduated did you come here?

PJ: Right after my undergraduate degree, I worked for Deutsche Bank in India for a couple of years. Following that I came to Clark University. So I graduated in 2001, December, and I was looking for jobs. Again, this was not my number one industry. I was looking to become an investment banker on Wall Street. That's where I wanted to go. This opportunity came along, and I came in here, and I interviewed, and to be honest, and I did share this with Steve Knox years later, who hired me all those years ago, that I was just going to take the first job I got, and then keep looking [laughs]. I didn't know any better. I mean this wasn't the industry I wanted to be in.

MP: Exactly.

PJ: So when I got offered the job, I decided to take the job and see where this goes. And, oh my God, I didn't know what I didn't know at the time. I think another big factor was that he was a terrific mentor. I worked for him for about ten years, and no two years were the same. The learning was immense, you know, the organization kept evolving at the same time, but it's the opportunities that I was afforded along the way to learn and continue doing what my passion was that kept me engaged over the years. So as time went on, I realized I didn't need to go anywhere else. And you know, I am happier, I love what I do.

MW: So what was the entry position that you came in here with?

PJ: A financial analyst.

MW: Okay.

PJ: So an entry level financial analyst. And then the typical path is to work as a financial analyst, anywhere from two to five years, again it is very dependent on, on the individual, the employee and, of course, the opportunities that are also available within the organization. And then you become a senior analyst, and then a manager, followed by a director role, at least that was my path.

MP: Okay.

MW: So you also said that, you know, you're a, you have a family, you're a wife, you're a mom. How do you kind of juggle all these things and, you know, all of these responsibilities?

PJ: Not perfectly, and not as well as I would like to, at least in the more recent years. So, work-life balance is definitely a big part of my life. That's what I strive to attain, and, and it becomes challenging at times. I try to do the best I can. And that's where I think having the support of my husband has been huge. Together, I think we make a great team. At the end of the day I couldn't do it without him and his support. So he plays a big role in how we make it work. I personally would like to be able to spend more time with my family, and down the road I hope to be able to do that.

MW: So does he work full time as well?

PJ: He does work full time, yes.

MW: Can you talk a little bit more maybe about, you know, what it's like to be a working mom maybe?

PJ: Sure, it's challenging, primarily because you want to do it all. I think that's kind of why you set out to do this in the first place, because you believe you're going to be able to do justice to both those roles, as a mother and as a working professional. So you start out with that notion that you are going to be able to pull it off 100 percent of the time. And maybe as time goes on, and the more you do it you realize, or at least I've realized, that I'm not going to be able to give 100 percent, you know, to each and every single day. So that's the balance, right. I know that there are certain times of the year where I may need to work 15, 16 hours a day, but I hope there is an offsetting balance at other times of the year when I have more normal hours, when I am able to spend that time with my son and do the things that matter. So for me personally I think I've, I've tried to figure out a way of being there for my son when he needs me. I try to pick him up from school as much as I can. It hasn't been as often. I do work from home. My day starts at 4 a.m., so I am able to work 4-7 in the morning when he's still asleep. And so for me the flexibility of being able to leave as I can to pick him up and be there with him, you know, just talk to him about the day is important. For me, growing up that was another big positive influence actually when I look back.

MP: I was actually going to ask about that.

PJ: My mother was a stay-at-home mom. So when I came back from school, she was always there to listen to me and share in my stories of the day. I'd be able to come back and talk to her about everything. You know, the giggles and the laughs we had, to the not so great moments, and that means a lot to me. So for me it is very important that I be able to give that to my son, the similar moments. I just want to be there for him when he comes home from school, so that I can partake in how his day was. Again, to some that may not be as important, but for me, because of what I went through, and having that be such a big and positive factor, you know, I would like for me to give that back to my son. But sometimes the demands of the workplace are far more than what you are able to do, and be able to do all of this. When you're doing 15, 16 hours a day, or even 12 hours a day, that just gets blown out of the water. And that becomes a struggle. So for me over the years it, it's been coming to terms with the fact that there are going to be periods like that. And I keep my fingers crossed, and hope, and pray that there are other times when I am able to catch my breath and come up for air, and do what I have now missed out on because I think life is too short. So, when you pick your battles, so to speak, or you choose to spend more time at the workplace, we only have 24 hours in a day. That means you are giving something else up. So hopefully, on balance, if things make sense, then yeah, it's definitely a choice. I was hoping this whole thing would make sense, therefore it was a choice I made. So I'm committed to continuing to make that work.

MP: Do you think that growing up with your dad like working full time and do you think, you have tried to use him as a role model for how you stay involved in your workplace, but also stay involved in your family life? Like are you...

PJ: Oh, yes and no!

MP: Okay, yes and no!

PJ: Oh my God, his work ethic is unparalleled. He, he—if I feel I work 12 to 15 hour stretches, he probably did far more than that.

MP: Okay.

PJ: He'd come home late to begin with and when he'd come home, he'd have a set of folders and files that he would have to review overnight. He'd do that late at night or early morning, and go right back to work. So, oh yeah, he's a role model in more ways than one, but I don't want to see myself doing that. I want a healthy work-life balance. I want to be able to spend the time with my family. So, I think he missed out on certain—although he was there for all of our big events, of course. On the day-to-day stuff he may not have been as big a part of our lives, as much as my mother was. So, I don't want to miss out on my son's school activities however basic and mundane they may seem. I want to be there for each and every one of those and make an effort to be there. I don't mind working the hours or making up a different way, but I want to be there for all of those milestones and I consider each of those a milestone in our lives. So, it was a yes and no answer.

[laughter]

MP: I was just wondering!

[laughter]

MW: So, so it kind of sounds like Reliant Medical Group has been pretty accommodating, with this work-life balance kind of flexible, maybe? Is that right?

PJ: Yeah, oh absolutely. I think over the years, at the end of the day the work needs to get done.

MW: Yep!

PJ: Nobody here is watching the clock. They are very accommodating, absolutely, but sometimes the pressures of the workplace or, or the competing priorities at a corporate level, may, may not necessarily allow for that. It becomes a challenge at such times, but I know it is not for people not supporting it. And sometimes it's an all hands on deck, an all-out effort, and we just roll our sleeves up and do what's right.

MW: You roll with it?

PJ: Exactly, we roll with the punches and it's beyond anybody's control.

MW: So kind of rewinding back to your education, what were some of your support networks or mentoring that was important to you during your education? Any supports like parents, any mentors that you had?

PJ: So during my schooling?

MW: Yeah, during your education.

PJ: So, during my education, my parents and brother were my role models and mentors. I don't think I had formal mentors going through my school and college years, you know, but I switched a lot of schools. I can tell you there were teachers in each of these different schools and colleges that played a significant role in helping me, shaping me, and teaching me. It even goes back to, all the way back to elementary school. And the school that I attended spanned many grades, it had elementary all the way up through high school. So it was a huge school and the principal of the school at the time had a philosophy that she shared with us that to this day I remember it. Through the intercoms in each class she shared the same story with the whole school, each year, about the Little Engine – do you guys know the Little Engine?

MP: The Little Engine That Could!

PJ: The Little Engine That Could! And so, I look back and that's definitely one of those defining stories that has remained with me. My brother, who also attended the same school, and I still talk about it. I bought that book for my son and I want him to grow up with that same belief. So you know I, while I didn't have a formal mentor, that principal, left an indelible impression on me at that age. So, I think I've had similar experiences in almost all of the schools I'd been to, where there was someone positive that definitely influenced me.

MP: You know, we never asked, where did you do your undergrad?

PJ: My undergrad was in the U.K.

MP: Okay.

MW: What university?

PJ: Brunel.

MW: Brunel?

PJ: Yes

MP: Was it, uhm, different environment, like schooling environment here versus the U.S., in the different areas that you lived, were they kind of different from everywhere or was it kind of consistent? I don't know if I'm making sense.

PJ: No, no I think your question makes sense, so I think I'd—there are more consistencies between the educational system in the U.S. and in the U.K. There are definitely more differences when I compare the U.K. to India because I'd actually done the first part of my undergraduate degree in India, and then my parents moved. Since it was an opportunity for me to move with them, I had let that year go and start all over. So I was able to compare and contrast the two educational systems and definitely the approaches were different and, I think each has its pros and cons. So I'd say there are consistencies between the U.S. schools and, and the U.K. schools.

MW: Now did you grow up speaking English in India, or did you have to like take a class to learn that?

PJ: In India I grew up speaking English, it's funny, but I think English is the more commonly used language for business, commerce, what have you, politics. You have debates in English and so on, so I grew up attending a school that provided English based education, so I, I didn't have a class in English or to learn the language, that was part of the curriculum. Everything I did and I studied whether it was history or the sciences was in English, so yes we had classes in English literature and so on, but no different than I think how it would work in the U.S. or U.K.

MW: So it made the transition a little easier to go from there to the U.S.

PJ: Yes, I think knowing the language makes a big difference.

MK: Yeah, okay so I guess we can kind of move to, kind of your community involvement. Are you involved in either the Worcester community or your home community? Are you kind of involved in any way in those communities?

PJ: Not as much as I'd like to, again as I haven't had the time. I have recently been talking to other friends and colleagues that are able to pull all of this off, and am picking their brains on how they make this work, and explore ways of how I could possibly do more it, and get more involved with the community. So at this point, you know, I try to be involved with my son's school, through volunteering time, again even there I don't do as much as I'd like to, I like to try to go out and do if they are looking for a volunteer and be part of those sessions. So beyond that, unfortunately at this point, monetary

contributions are my way of giving. I try to support different societies or programs that I believe in, that I'm passionate about, like doing things for kids and the elderly. I think those are the two groups of people, as time permits, where I want to focus my energies around. Beyond that, I try to take my son to places like the food bank and encourage him to learn, show him what it—why it exists and those kinds of things, but there is more to come around that.

MW: So specifically, what organizations do you support?

PJ: So it's interesting, but many years ago when I was in Clark University, I would get this flyer from the Salesian Missions in New York. I don't even know why and how I got on that mailing list and so, I just started supporting them. And once in a while they'll send me newsletters about kids that they're helping and lives they have touched. So it's kind of a long distance thing, but that's one of the institutions I support. And you know just others locally. My mailbox gets flooded, as I'm sure many mailboxes get flooded, so I randomly pick, you know. Once in a while I make sure I catch up and pick one organization or the other. So whether it's the Salvation Army, or a cause such as cancer, the Osh'Kosh Fund or anything else ,no one particular institution or program.

MW: Has religion played a role in your life at all?

PJ: I . . .am not very religious, I believe in God and, and I believe there's a greater power. It's interesting but I grew up attending schools that were either Catholic or Protestant. So, I grew up learning about the Bible. I could still probably recite you verses from the Bible more fluently than I could from the Hindu scriptures. I know the philosophy of Hinduism; I try to take the good from everything I know and practice it, but—I mean mentally, for me, religion is the drive to be a better person and whatever that means, whether it's doing good things for and with each other or having as many positive thoughts—definitely believe at the end of the day, it's between God and me, not so much between myself and someone else, you know. If I'm having a bad day at work, really it's between me and my God. I ask myself if I have done right to my God, and that's kind of what guides my day-to-day life I guess.

MW: So you believe in something. Do you go to church or anything like that?

PJ: Yes, I go to temple, a Hindu temple once in a while. I pray to God every day, I have a little temple at home. I will pray to God, I will talk to God, twice a day and that's just what I've done for as long as I can remember and so that's kind of it. I feel religion is very personal for me at least. It's whatever each of us believes in.

MW: Mhm.

PJ: To believe in that greater power or not or whatever is the guiding philosophy of that religion that can be applied on a day-to-day basis. So for me organized religion doesn't mean much. I do believe that each religion that is out there fundamentally has core positive values and beliefs that at the end of the day I think all point to the same thing.

MK: Interesting.

MW: So maybe some closing thoughts maybe? How would you define success in your life kind of . . . and how has this kind of idea of success changed throughout your life? So I don't know, in college your idea of success might have been working on Wall Street and investing that sort of thing, you know what I mean?

PJ: Yeah, I've come to realize success is, at the end of the day being happy and finding peace with what you have in your life at any given point in time. As you grow up, you look forward to that next step, you want to go to the best institution out there, from a college perspective, and then you want to land yourself a good job. There are many milestones to this journey of success and the way I see it now that I'm 40, is that success is when I can go home at the end of each day, know I've done the best job I can and be happy with where I am in my life. I think I am less concerned with titles and even monetary accomplishments. So if I can go home feeling good about what I've done during the day, feeling good about what I am able to do for and with my family, giving them the time that I would like, then I'm successful and if I'm not doing that, then I'm not successful.

MW: And with your life experience, what advice would you give women today and for future generations? Women specifically I guess.

[laughter]

PJ: Let's see, just follow your heart, keep doing the right thing and I don't think women are any different than men, just go out and do what you think is right, never be afraid to follow a dream and see it through to completion. Don't give up. The world is waiting for you. I believe that at any given point in time 50 percent of the world is going to be better than you and, you are going to be better than 50 percent of the world. Kind of keep that perspective and I think you will be successful in life, that's been a personal tenet of mine. I feel I've stumbled upon this thinking over the years and that is advice I like to give people. Whatever you do, you have to believe in yourself, do what is right for yourself and the world around you and you'll not miss a step that way. It is okay to miss steps along the way, acknowledge that something didn't go the way as planned and we all will have failures in life, at one point of time or the other. It's realizing that, knowing that, but not allowing those moments to necessarily drag you down. Continue to keep your head held high, keep marching forward. Pick up and keep moving on.

MW: Do you have any more questions you wanted?

MK: No, I think we're good.

MW: Is there anything else, before we kind of wrap up. I think we're kind of close on time.

PJ: No, no thank you guys for doing this.

MK: Thank you so much for your time.