## **Kristen Rivers**

Senior Vice President Pareto Health

Kristen Rivers is a powerhouse in the healthcare industry, combining nearly two decades of experience with a relentless drive to dismantle systemic biases that impact employers and their employees. As the Senior Vice President of Sales at ParetoHealth, Kristen has led the charge in transforming the self-funding landscape, driving sales growth, and leading strategic initiatives across the West Region. Her expertise spans self-funding, employee benefits, healthcare, and pharmaceuticals, with a proven track record of delivering innovative solutions that reduce costs while improving quality.

Before joining ParetoHealth, Kristen spent over a decade at UnitedHealth Group, where she honed her leadership skills and developed impactful business strategies. With a background in law, including a Juris Doctor from Chapman University, Kristen approaches every challenge with a tireless commitment to justice, empowering consultants and employers to take control of their healthcare decisions and build sustainable, affordable benefits.

Kristen's legal expertise, paired with her experience, drives her passion for creating more equitable and efficient healthcare systems. Kristen's career is defined by exceeding targets, improving efficiencies, and fostering collaboration to achieve success.

On a personal note, Kristen is an avid traveler who loves to venture beyond the usual spots she's all about getting lost in a new country for a week and embracing the adventure. When she's home, she's hanging out with significant other her two golden retrievers.