

# **From Crisis to Transformation, Part 2**

## **Understanding Belief Systems to Activate Change**

**By Jeannette McClennan, CEO, MyGoodLife  
& Dan Pelino, President, Everyone Matters, Inc.**



## Executive Summary

In Part 1, we argued that America must shift from deficit-management to asset-activation to survive the coming healthcare crisis. But asset-activation has a prerequisite that cannot be bypassed: understanding what actually motivates each person. You cannot activate assets you haven't identified. You cannot align support with goals you never asked about. You cannot create the Give/Get model without first discovering what makes each person genuinely want to engage.

This paper reveals why traditional healthcare has failed to change behavior: it has operated with cultural illiteracy, treating its own clinical framework as universal truth while ignoring that patients live in entirely different belief systems. Drawing on foundational insights from anthropology (Margaret Mead), behavioral science (Daniel Pink), and communication research (Malcolm Gladwell), we demonstrate that Personal Determinants of Health—what each individual believes about their good life—must become the foundation upon which all healthcare transformation is built.

The evidence is compelling: organizations that begin with systematic discovery of personal beliefs, values, and goals achieve 9.4% average reduction in care gaps, with improvements as high as 45% for specific measures. These aren't marginal gains—they represent a different magnitude of impact that makes the transformation from Part 1 operationally viable.

The crisis won't wait for perfect conditions. Healthcare leaders must act now to implement three immediate steps: start asking what matters to each person, redesign all communications to speak in personal rather than clinical language, and activate reciprocity by creating pathways for contribution based on individual passions and values. The organizations that move decisively will define what healthcare transformation looks like. Those who delay will find themselves managing collapse.

## How Do We Discover What Actually Motivates People?

In "From Crisis to Transformation," we argued that America must shift from deficit-management to asset-activation—designing systems around what drives people forward rather than what keeps them minimally stable. The scale of the coming crisis makes this shift inevitable: with 800 rural hospitals at risk of closure and millions facing



simultaneous loss of healthcare coverage, housing stability, and economic support, we simply cannot warehouse people in dysfunction. We must activate their capacity to contribute to their own wellness and their communities' wellness.

But asset-activation has a prerequisite that cannot be bypassed: intrinsic motivation. You cannot activate assets in people who see themselves as passive recipients of services. You cannot build reciprocal engagement with people who have been trained by systems to expect nothing of themselves. You cannot create the Give/Get model without first understanding what makes each person genuinely want to engage.

The transformation from Part 1 depends entirely on answering this foundational question: How do we discover and activate what actually motivates each person?

The answer lies in insights from anthropology, behavioral science, and communication research—fields that have understood how humans form beliefs and change behavior for decades, but which healthcare has only recently begun to apply systematically.

## What We Believe About Human Nature Is Learned, Not Universal

In 1925, a 23-year-old graduate student named Margaret Mead sailed to American Samoa with a deceptively simple research question: Is adolescent turmoil a universal feature of human development, or is it culturally constructed?

What she discovered would reshape social science and offer profound insights for anyone designing systems meant to change human behavior.

Mead found that Samoan adolescents experienced none of the storm and stress that American psychologists considered inevitable. Samoan teenagers weren't rebelling against authority, agonizing over identity, or experiencing the emotional turbulence that G. Stanley Hall had declared a biological imperative of puberty. The difference wasn't in their biology—it was in what their culture had taught them to believe about adolescence, family obligations, individual achievement, and the transition to adulthood.

Her 1928 book *Coming of Age in Samoa* documented how cultures deliberately transmit belief systems about what matters, what success looks like, and what constitutes their good life. This transmission isn't accidental or passive—it happens through every social interaction, story, ritual, and relationship. Samoan children learned



a fundamentally different reality than American children, not because of innate differences, but because their cultures taught different truths.

The radical insight: what we believe about human nature itself is culturally transmitted. The things we assume are universal truths about motivation, success, health, and fulfillment are actually learned beliefs that vary systematically across cultural contexts.

Mead's work established principles that remain foundational to anthropology and critical for healthcare:

- **Cultures create coherent belief systems.** A society's beliefs about health connect to its beliefs about family, work, purpose, and community. You cannot change one belief in isolation—they form an interconnected ecosystem of meaning.
- **Transmission is systematic and intentional.** Successful cultures reproduce themselves by teaching each generation what to value, how to interpret experience, and what constitutes their version of a life well-lived. When this transmission fails, cultures dissolve.
- **The most powerful transmission happens through relationship, not mandate.** Samoan children learned their culture's values through participation in community life, observation of respected elders, and stories that encoded cultural wisdom. They were not lectured into compliance.

**For healthcare, the implications are profound:** If what people believe about health, success, and their version of a good life is culturally transmitted—and those beliefs shape behavior more powerfully than clinical data—then effective healthcare must begin by understanding each person's belief system, not by imposing the healthcare system's beliefs onto them.

## The Two-Culture Problem

America's founding ideal promised life, liberty, and the pursuit of happiness—implicitly acknowledging that happiness itself is personally defined, not universally prescribed. The pursuit of happiness, by definition, varies from person to person. Yet healthcare has evolved as if wellness means the same thing to everyone, operating with its own culture and transmitted belief system. Through medical training, professional socialization, and institutional reinforcement, healthcare teaches its members to believe:



- Health equals absence of disease, measured through clinical metrics
- Success means compliance with evidence-based protocols
- Good patients follow treatment plans regardless of personal priorities
- Motivation should come from understanding medical risk

These beliefs form a coherent cultural framework that makes perfect sense within the clinical world.

But patients live in different cultural frameworks where:

- Health might mean having energy to pursue passions, maintaining independence, or being present for family
- Success might mean living according to deeply held values, even when those values create tension with medical advice
- Their version of a good life might prioritize experiences, relationships, or spiritual practices over longevity
- Motivation comes from personal meaning, not abstract risk reduction

This isn't a matter of one culture being right and the other wrong. It's a matter of two different belief systems operating simultaneously, with healthcare traditionally assuming its cultural framework should override the patient's.

Consider the diabetic patient who consistently misses endocrinology appointments but never misses Sunday service. Traditional healthcare labels this *"non-compliance"* and increases appointment reminders. A culturally-intelligent approach recognizes that this person has clearly communicated their belief system—faith community matters more than medical appointments—and asks how diabetes management might be integrated with, rather than placed in competition with, what they already value most.

Or consider the patient who refuses statins despite elevated cardiovascular risk. The clinical culture sees irrational resistance to evidence-based medicine. The patient's culture might see a core value like *"I don't want to be dependent on medications"* or *"I've watched pharmaceuticals harm people I love."*

Until the healthcare system understands and works within that belief system, compliance-focused interventions will continue to fail.



The challenge isn't that patients need better health literacy—it's that healthcare has operated with cultural illiteracy, unable to recognize that its clinical framework is just one of many valid ways of understanding health and human flourishing.

## How Beliefs Actually Spread

Understanding that people hold different cultural beliefs is one thing. Understanding how to work effectively across those differences requires examining the mechanisms by which beliefs spread and messages stick—or fail to resonate.

Malcolm Gladwell's work on social epidemics offers crucial insights into why some health messages go viral while others disappear without impact.

**The Stickiness Factor** explains why identical information produces radically different responses depending on how it's framed. In *"The Tipping Point,"* Gladwell describes how small changes in presentation can transform whether a message is remembered and acted upon. Messages stick when they connect to existing belief systems. They disappear when they remain trapped in the sender's cultural framework. For healthcare, this means the difference between *"You need to take this statin to reduce cardiovascular risk by 30%"* (clinical framing) and *"This medication helps protect your ability to travel and stay active—the things you told us energize you"* (personal framing connected to expressed values).

**The Power of Context** demonstrates that behavior isn't determined solely by individual characteristics—it's profoundly shaped by environmental cues and situational factors. Clinical outcomes depend on whether the entire context of care aligns with how the patient understands wellness. Framing matters: *"doctor's orders you must follow"* threatens autonomy, while *"tools that support your goals"* honors it.

**The Law of the Few** identifies how ideas spread through connectors who bridge social worlds, mavens who accumulate and share knowledge, and salesmen who persuade through emotional connection. Healthcare has largely ignored this insight, treating every patient as an isolated individual rather than recognizing that health beliefs spread through social networks. The most powerful advocates for managing chronic conditions aren't providers—they're peers who share similar values and have successfully integrated treatment into their lives.

The practical application: Significant improvements in care gap closure—including dramatic gains in specific measures—aren't achieved by better patient education about clinical risks. They're achieved by understanding what each patient believes about their good life, translating clinical recommendations into that cultural framework, and delivering messages in contexts that support rather than threaten those core beliefs.

## What Actually Motivates Human Behavior

Even understanding how beliefs spread doesn't fully answer the deeper question: What makes people genuinely want to change? What drives sustained behavior transformation rather than temporary compliance?

Daniel Pink's research on motivation reveals why traditional healthcare's approach has been structurally flawed—and what actually works.

In *"Drive: The Surprising Truth About What Motivates Us,"* Pink synthesizes decades of research to debunk the assumption underlying most healthcare interventions: that external rewards and punishments drive behavior change. Healthcare has operated on the belief that if you make the rewards appealing enough or the consequences scary enough, people will change. The research shows this approach fails for complex behaviors requiring sustained commitment—exactly what managing chronic conditions demands.

What actually works is intrinsic motivation built on three elements:

- **Autonomy: the desire to direct our own lives.** People need ownership over their choices, not compliance with mandates. Healthcare's traditional model strips autonomy—you're told what to do and expected to obey. The alternative is collaborative autonomy: *"Here's what matters most to you. Here are evidence-based approaches that could serve those goals. Which path feels right?"* Same clinical objectives, but the patient maintains ownership.
- **Mastery: the urge to get better at something that matters.** Healthcare traditionally focuses on *"managing disease"*—preventing something negative. This creates no opportunity for mastery, only avoiding failure. Wellness-focused approaches frame the goal as *"building capacity"*—becoming stronger, more energetic, more capable. A patient working to build the strength for weekend hikes is intrinsically motivated in ways that *"reducing A1C to avoid neuropathy"* can never match.



- **Purpose: the yearning to do what we do in service of something larger.** People need their actions to connect to meaningful goals. *"Take this medication to lower your cholesterol"* offers abstract clinical purpose. *"Take this medication so you're healthy enough to mentor the next generation in your profession"* connects to profound personal purpose.

These three elements aren't nice-to-have features that make healthcare more pleasant. They're fundamental requirements for sustained behavior change. Without autonomy, mastery, and purpose, people may temporarily comply through fear or external pressure, but they won't maintain those behaviors over time.

This explains why the Give/Get model from *"Crisis to Transformation"* works where traditional healthcare fails. It provides autonomy (you choose how to contribute based on your assets), mastery (you develop skills while seeing yourself improve), and purpose (your contribution matters to your community). Traditional healthcare offers none of these elements—it treats patients as passive recipients, manages deficits rather than building capacities, and disconnects health from any larger purpose beyond personal risk reduction.

## The Missing Data Layer

If Mead taught us that cultures transmit belief systems that shape what people value, Gladwell showed us how messages must align with those beliefs to stick, and Pink proved that sustained motivation requires autonomy, mastery, and purpose—what does this mean for healthcare system design?

Healthcare has always collected enormous amounts of data about patients:

- **Clinical Determinants:** Diagnosis, laboratory values, medications, procedures, biometric data. These form the foundation of evidence-based medicine and are captured in exhaustive detail.
- **Social Determinants of Health (SDOH):** Housing stability, food security, transportation access, education level, employment status, neighborhood safety. The healthcare field has increasingly recognized these factors as crucial for outcomes and has begun collecting this data systematically.

But both clinical and social determinants remain trapped in healthcare's cultural framework. They measure what the healthcare system believes matters—disease markers and resource deficits—without ever asking what the patient believes matters.

**The missing layer is Personal Determinants of Health (PDoH):** What each individual believes about their good life. What they value most deeply. What gives them purpose and meaning. What they're passionate about. What success looks like in their own cultural framework.

This isn't supplementary information that's *"nice to know."* It's the foundational data that determines whether any clinical or social intervention will succeed.

You cannot activate assets if you don't know what they are. You cannot align support with personal goals if you never ask what those goals are. You cannot create intrinsic motivation if you don't understand what gives someone autonomy, where they might develop mastery, or what provides their sense of purpose.

Consider how traditional healthcare assessment approaches this:

*"On a scale of 1-10, how would you rate your overall health?"*

*"Do you have trouble affording medications?"*

*"How many days per week do you engage in physical activity?"*

These questions live entirely in healthcare's cultural framework. They assume health is a 1-10 scale, that medication access is a primary concern, and that exercise frequency matters most. They never ask what the patient actually believes about any of these things.

A Personal Determinants approach asks fundamentally different questions:

*"What are you passionate about?"*

- Animals
- Cooking
- Education
- Sports
- Music

*"What goals do you have for your life?"*

- I want to be happy
- I want to feel energetic
- I want to feel secure
- I want to be independent
- I want to have stronger friendships

These questions live in the patient's cultural framework. They surface the belief system that will determine whether any health intervention succeeds or fails.

The synthesis becomes possible once you understand Personal Determinants. When you know someone values independence and is passionate about gardening, you can translate "*diabetes management*" from healthcare's clinical language into their personal language: "*Let's talk about how managing your blood sugar protects your ability to maintain your garden and live on your own terms.*"

Same clinical goal. Different cultural transmission. The difference between a message that disappears and one that sticks.

## From Theory to Practice

The pilot results demonstrate what becomes possible when healthcare begins with Personal Determinants rather than clinical mandates: an average 9.4% reduction in care gaps across multiple measures, with improvements as high as 45% for specific interventions. These aren't marginal gains from traditional quality improvement—they represent a different magnitude of impact.

But the numbers tell only part of the story. The deeper transformation is in the relationship between the healthcare system and the people it serves—from cultural imposition to cultural intelligence, from deficit identification to asset activation, from episodic intervention to continuous relationship built on what each person has told you matters most.

## Implementing the Asset-Based Transformation

This brings us full circle to "*Crisis to Transformation*" and the practical challenge it posed: How do you implement an asset-based, Give/Get model at the scale required by the current crisis?

The paper outlined the framework: personal asset inventory, goal-aligned programming, reciprocal engagement, and integrated systems. Personal Determinants of Health provides the implementation mechanism that makes this possible.

**The systematic discovery process:** A structured but engaging assessment that surfaces what people believe about their good life, what they value, what drives them.



This requires an approach that feels like conversation rather than interrogation, that invites self-reflection rather than demanding disclosure. The gamified format accomplishes this by letting people select what resonates—*"Choose the statements that feel true to you"*—which communicates respect for autonomy.

**The synthesis into actionable insight:** Raw responses must be transformed into something meaningful for both the individual (a personalized statement reflecting their identity) and for the healthcare system (structured data enabling culturally-intelligent communication). Pattern recognition identifies how someone's goals, values, and passions cohere into a belief system, while continuous learning improves targeting based on what works for people with similar profiles.

**The integration with clinical data:** Personal Determinants don't replace clinical data—they provide the context that makes clinical data actionable for behavior change. The Data Orchestration Engine combines PDoH with clinical data to enable translation at scale: every outreach, care plan, and intervention customized not just to clinical need but to personal motivation.

The reciprocal engagement model: Once you understand someone's passions and assets, you can design contribution opportunities that build on those strengths—transforming people from passive recipients to active contributors who experience the autonomy, mastery, and purpose that Pink identified as essential for sustained motivation.

## The Path Forward

The crisis described in *"Crisis to Transformation"* demands a fundamental shift: from warehousing people in dysfunction to activating their capacity to contribute. But that activation depends on understanding what drives each person forward—and what drives people forward is culturally variable, not universal.

Margaret Mead proved that what we believe about human nature is culturally transmitted. Malcolm Gladwell showed us how messages must align with existing belief systems to stick. Daniel Pink demonstrated that sustained behavior change requires autonomy, mastery, and purpose—not external pressure.

Together, these insights reveal why traditional healthcare has struggled to change behavior: it has operated with cultural illiteracy, unable to recognize that its clinical



framework is just one of many valid ways of understanding health and human flourishing.

Personal Determinants of Health provides the missing foundation. Not as an interesting add-on to traditional clinical assessment, but as the data layer upon which everything else must be built.

**You cannot activate assets you haven't identified.  
You cannot align support with goals you never asked about.**

You cannot create intrinsic motivation without understanding what gives someone autonomy, where they might develop mastery, or what provides their sense of purpose.

The implementation mechanism exists: systematic discovery of what people believe about their good life, synthesis into actionable insights, integration with clinical data to enable culturally-intelligent communication, and pathways for reciprocal engagement that transform people from passive recipients to active contributors.

The question facing healthcare isn't whether to make this shift—the collapsing system makes transformation inevitable. The question is whether we'll make it intentionally, guided by what we know about how humans actually work, or whether we'll continue trying to force people into compliance with systems designed around flawed assumptions.

**The path forward begins with a question asked systematically of every person: "What matters most to you?"**

It's the question implicit in America's founding promise—life, liberty, and the pursuit of happiness—but asked individually, personally, rather than assumed universally. The anthropological insight that cultures transmit beliefs. The communication science showing messages must align with those beliefs. The motivation research proves that autonomy, mastery, and purpose drive sustained change. These aren't abstract theories—they're practical requirements for building systems that honor how humans actually work.



Healthcare has the tools to finally ask this question at scale and build everything else on the answer. The crisis makes delay impossible. The only viable path is transformation built on the foundation of understanding what drives each person forward.

## A Call to Leadership

This moment demands decisive action from healthcare leaders willing to acknowledge that the old approaches cannot scale to meet the coming crisis. The question isn't whether transformation will happen—it's whether your organization will lead it or be forced into it.

Organizations ready to shift from deficit-management to asset-activation must take three immediate steps:

- **First, start asking.** Implement systematic discovery of Personal Determinants of Health for every member, patient, or participant. Not as a pilot program or optional enhancement, but as foundational data collection as essential as clinical metrics. What people believe about their good life isn't supplementary information—it's the prerequisite for everything else.
- **Second, redesign communication.** Audit every patient touchpoint—appointment reminders, care plans, health education, gap closure outreach—and ask: *"Is this message in our clinical language or their personal language?"* Messages that don't connect to expressed values and goals will continue to fail, no matter how evidence-based the recommendations.
- **Third, activate reciprocity.** Create pathways for people to contribute based on their passions and values, not just receive services based on their deficits. When someone passionate about cooking teaches nutrition workshops, when a person who values mentorship guides newly diagnosed patients, when an individual driven by competition organizes wellness challenges—that's asset activation in practice. These aren't feel-good additions to traditional care. They're the mechanism that makes the entire system viable.

The leaders who move now—while others wait for perfect conditions or complete certainty—will define what healthcare transformation looks like. Those who delay will find themselves managing the collapse of systems designed for a world that no longer exists.



Leadership, in this moment, means more than strategic planning or incremental improvement. It means having the courage to ask different questions, the wisdom to really listen to the answers, and the conviction to redesign systems around what you learn. It means believing that understanding what matters to each person isn't a nice-to-have enhancement but the foundation upon which everything else must be built.

Margaret Mead once observed, *"Never doubt that a small group of thoughtful, committed citizens can change the world; indeed, it's the only thing that ever has."* Healthcare transformation will be led by a small group of thoughtful, committed leaders willing to build systems that begin with understanding rather than assumption, that activate rather than warehouse, that honor what each person brings to the partnership.

The crisis creates the opening. The insights provide the foundation. The tools enable the implementation. What's required now is leadership that really believes in the answer—willing to start building differently, starting now.

## What Leaders Can Do Now

In Part 1, we outlined the strategic imperative for transformation. Here are the specific tactical steps to operationalize Personal Determinants of Health:

### 1. Implement Personal Determinants Discovery Within 60 Days

Launch systematic assessment of Personal Determinants of Health for every member, patient, or participant. Not as a pilot or optional enhancement, but as foundational data collection as essential as clinical metrics. Start with one program or population, measure results, and scale rapidly.

Immediate action: Identify the technology or assessment approach you'll use, assign ownership, and set a launch date before the end of this quarter.

### 2. Audit and Redesign Communications This Month

Review every patient touchpoint—appointment reminders, care plans, health education, gap closure outreach. Ask: "Is this message in our clinical language or their personal language?" Messages disconnected from expressed values will continue to fail, no matter how evidence-based.



Immediate action: Select three high-impact communications (medication adherence, preventive screening, chronic disease management) and redesign them to connect to common personal motivations. Test, measure response rates, and iterate.

### 3. Create Reciprocity Pathways Within 90 Days

Design specific opportunities for people to contribute based on their passions and values. When someone passionate about cooking teaches nutrition workshops, when a person who values mentorship guides newly diagnosed patients, when an individual driven by competition organizes wellness challenges—that's asset activation in practice.

Immediate action: Identify five participant strengths or passions in your current population. Design contribution pathways that leverage those assets while supporting community wellness. Launch with clear metrics for both individual engagement and community impact.

## Join the Transformation

We are building a network of healthcare leaders committed to operationalizing the insights from anthropology, behavioral science, and communication research. If you're ready to move from cultural imposition to cultural intelligence, from managing dysfunction to activating potential, we want to work with you.

Contact us to discuss: [danpelino@gmail.com](mailto:danpelino@gmail.com)

- Implementing Personal Determinants of Health assessment in your organization
- Redesigning communications to honor individual belief systems
- Creating reciprocal engagement models that transform recipients into contributors
- Joining a coalition of innovators proving this approach at scale

The crisis is here. The foundation is clear. The only question is whether you'll lead the transformation or manage the collapse.

## About the Authors



**Jeannette McClennan** is Co-Founder and CEO of MyGoodLife and McClennan Group, and author of *"Innovators Anonymous: 7 Steps to Get Your Product Off the Ground."* With 20+ years leading digital transformation for Fortune 500 companies, her work includes improving Medicare Advantage STAR ratings for Humana, reimagining Blue Cross Blue Shield's Employee Assistance Program, and building AARP's 2.5M-member Life Reimagined platform. Previously President of Ogilvy Interactive North America, she brings deep expertise in engagement marketing and motivation-based systems design.



**Dan Pelino** is Co-Founder and President of Everyone Matters, Inc., a social impact enterprise focused on healthcare access and equity, and author of the bestselling *"Trusted Healers: Dr. Paul Grundy and the Global Healthcare Crusade."* He spent 36 years at IBM, concluding his career as General Manager of IBM's Global Healthcare, Life Sciences, Education, Government and Smarter Cities business. Dan has testified before Congress on healthcare policy and the Affordable Care Act, presented to The White House Commission on Healthcare, and appears regularly on national media including CNN, Bloomberg, BBC, and Dr. Oz discussing healthcare transformation. He serves on multiple private and public company boards, is a member of the National Association of Corporate Directors, and holds graduate degrees from Western Kentucky University with post-graduate studies from Harvard Kennedy School of Leadership and Northwestern's Kellogg School of Management.