

Emma Fox joined E Powered Benefits at its inception after a long career with national and regional insurance carriers. Spending over a decade within the walls of mammoth insurance companies, Emma eventually turned her focus onto highlighting the internal dysfunction and harmful profit-motives that larger insurers inflict on plan members. She is well-regarded in the industry as an outspoken, anti-insurance activist using advocacy, education, and speaking platforms.

In addition to working directly with employers to reimagine how they build and manage their health plans, Emma developed and later produced the Certified Health Value Advisor course, credentialed by The Validation Institute, and aimed at teaching alternative health plan architecture to consultants and employers around the country.

In 2020, Emma created the virtual meetings known as The Coffee Breaks in an effort to keep advisers and change-seekers connected and has since hosted almost 50 bi-weekly meetings bringing competitors together as collaborators. This virtual platform expanded to the in-person YOU Powered Symposium that is now an annual not-to-miss conference.

Emma served the National Association of Benefits and Insurance Professionals for several years, most recently as the Leadership Development Chair where she created and launched the first mentor program and Leadership Academy for the association. Emma then went on to launch what is now known as AFHCA – the Association for Healthcare Advisors. A membership organization that measures and verifies an advisors transparency and ethical conduct in benefits consulting.

Emma has been featured in USA Today, Employee Benefits Magazine, BenefitsPro, and was named an EBN Top Women in Benefits Advising. Emma also received the EBN Excellence in Benefits award and Deluxe's Woman of the Year in 2023