



Chuck Melendi

Chuck Melendi spent 35 years inside the U.S. healthcare system — negotiating drug prices, shaping policy, and watching how decisions made in boardrooms landed on real people. He had a front-row seat to how the system really works, and what he saw troubled him: a system built not around patients, but around money, shareholder gain, and misaligned incentives.

The turning point came at a mental health conference in late 2024, where a keynote speaker shared a simple but powerful message — tomorrow is not guaranteed. Chuck walked into the hallway, called his financial planner, then called his wife. When he walked back into that room, his world had shifted.

In January 2025, he retired from a 25-year career at Johnson & Johnson and launched Disruptive Dialogue — not as a retirement project, but as a mission with three clear goals:

Educate consumers. Through his podcast and newsletter, Chuck translates the complexity of the U.S. healthcare system into plain language, helping everyday Americans understand what they're paying for, why it costs so much, and what they can do about it.

Fix healthcare from within. Chuck collaborates with IMA, an employee-owned benefits consulting firm, to help employers renegotiate how they contract with insurers and PBMs — aligning incentives with employers and employees, not Wall Street.

Shape policy. Chuck works directly with federal and state legislators, drafting proposed bills aimed at both systemic reform and immediate patient impact — the kind of access few consumer-facing healthcare voices can claim.

Beyond Disruptive Dialogue, Chuck serves as Chairman of the board for Ibis Healthcare, a Tampa-based integrated behavioral health center, and as an active board member with the Florida Supportive Housing Coalition and Fellowship of Christian Athletes.

He's also a devoted husband, father of two daughters, an enthusiastic Florida Gators fan, avid traveler, and a golfer whose relationship with the sport is best described as complicated.

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