

Alternative ways to deliver care

Morgan Stanley Private Healthcare Forum

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Medibank remains focused on our customers as we continue the transformation into a broader healthcare company

Major factors impacting demand in the Australian health care system



Increasing focus on health and wellbeing



Rising demand for mental health support



Increasing incidence of chronic disease



The health system is increasingly under pressure



PHI affordability and value



Adoption of alternative care settings is accelerating post COVID-19

Medibank's strategy reflects our purpose – Better Health for Better Lives

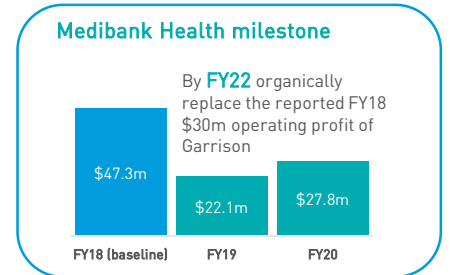
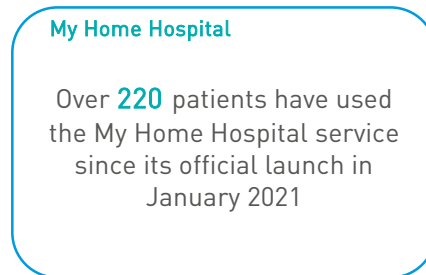
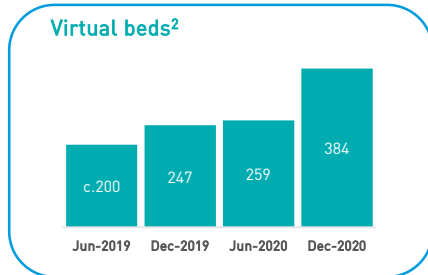
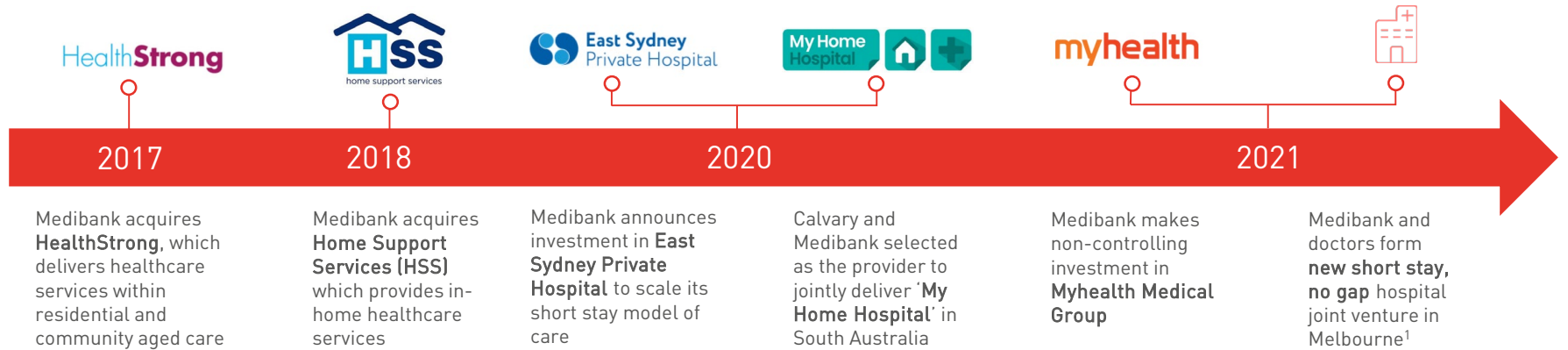
Deliver differentiated products and services for customers

Continue to improve healthcare value and relevance for customers

Expand the offering for customers and grow the business

Recent strategic partnerships and investments

We have invested c. \$200m in expanding Medibank Health

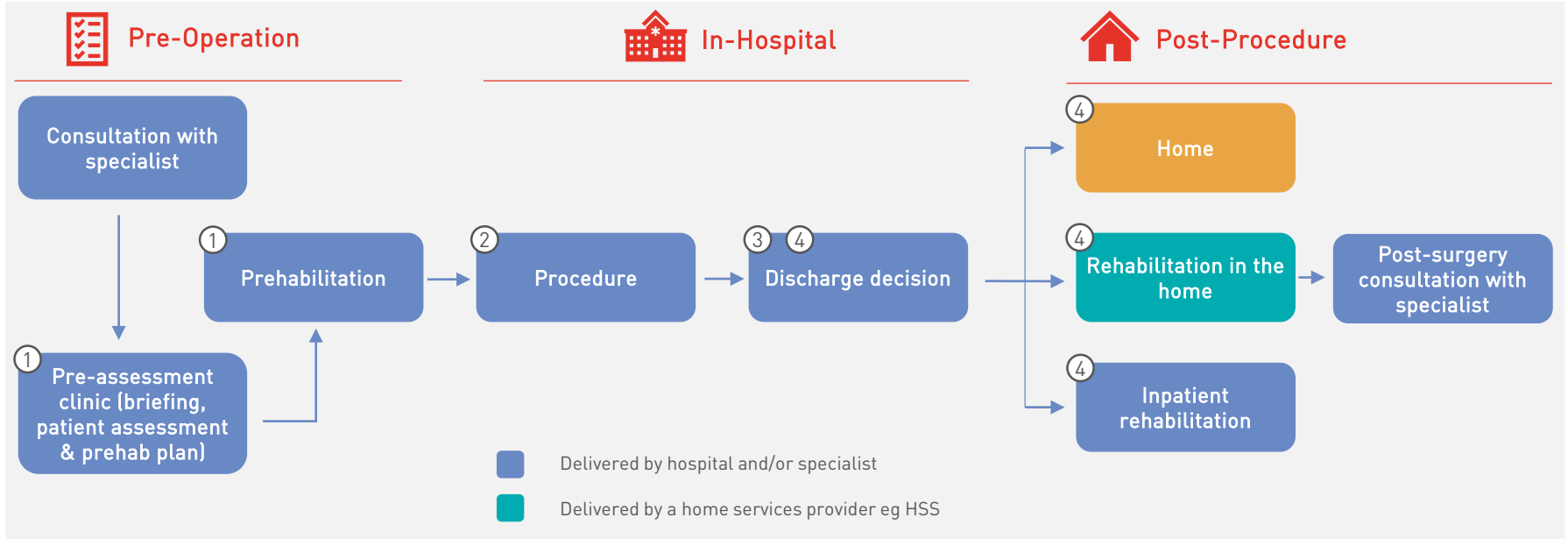


¹ The short stay no gap joint venture program will be available for certain treatments and subject to eligibility and the conditions of the customers' hospital policy. Any excess or co-payment that applies to a policy is still payable
² The number of people receiving hospital substitute treatments by Medibank Health which is calculated for a given period as total days of hospital substitute treatments service / number of days in the period

Short stay, no gap pathway for joint replacements¹

Medibank partners with specialists and hospitals to provide a no gap patient experience¹

Patient experience:



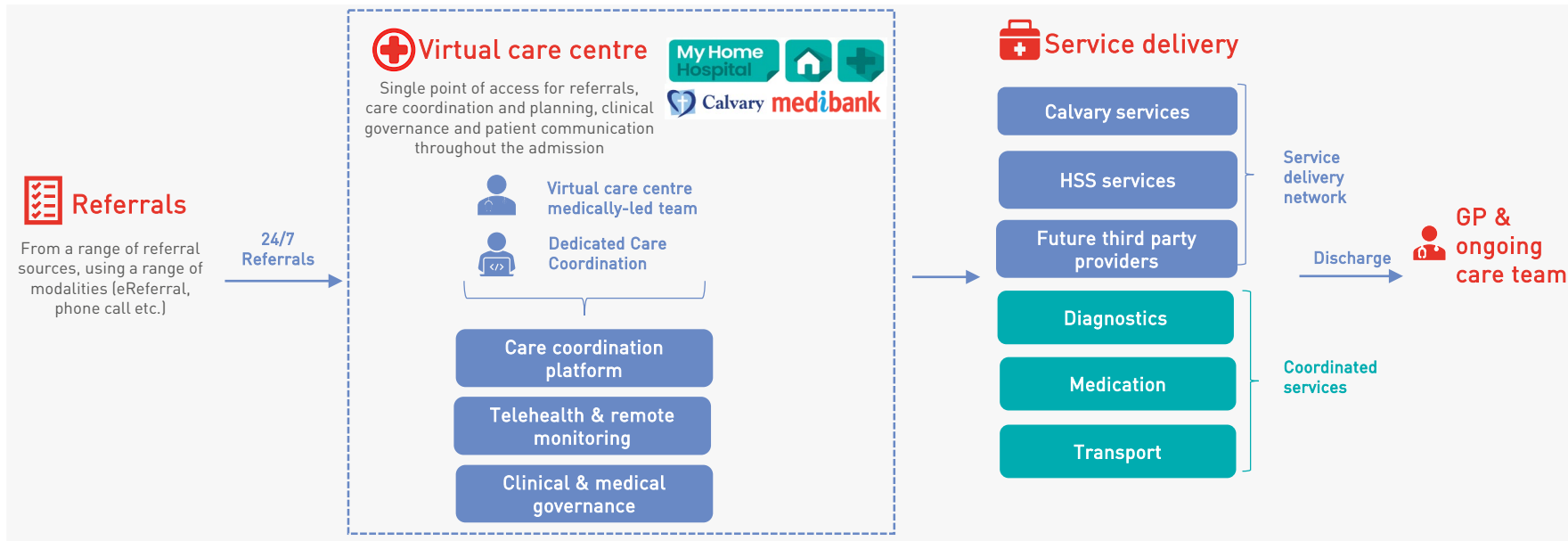
Benefits:

- 1 Increasing care before procedure to enable early discharge
- 2 No gap for patients across acute episode of care¹
- 3 Reduced bed days where clinically appropriate
- 4 Providing patients with options for most appropriate post-acute care

¹ Any excess or co-payment that applies to a policy is still payable. There may be out-of-pocket expenses associated with outpatient appointments. If there are complications or additional services beyond what is included in the no gap joint replacement pilot program, fees may apply

Improving public patient experience by enabling care through a digitally enabled network

Customer experience:



Benefits:

Provide patients with the choice to receive hospital treatments at home when appropriate

Enabling technology to provide a single view of the patient for the care team

Based in the community with strong links to GPs & other community care providers

Strong distributed provider network to ensure care delivery is responsive, flexible and connected

Improving long-term value and relevance of private healthcare

Enabling choice and supporting innovation in preventative and proactive healthcare

Medibank will play a critical role in driving system change	
Proactive preventative healthcare	Support future growth of Myhealth as it expands its clinical footprint with additional capabilities
Virtual health	Further expand Medibank's virtual health offering such as digital concierge, triage, webchat and telehealth
Clinical homecare	Medibank will continue to scale our in-home care offering so that patients can substitute hospital treatment where appropriate
New care settings	Medibank will continue to invest and expand our short stay, no gap offering across additional sites, as well as establishing pilots for new procedures
Further reforms are needed to ensure system sustainability	

