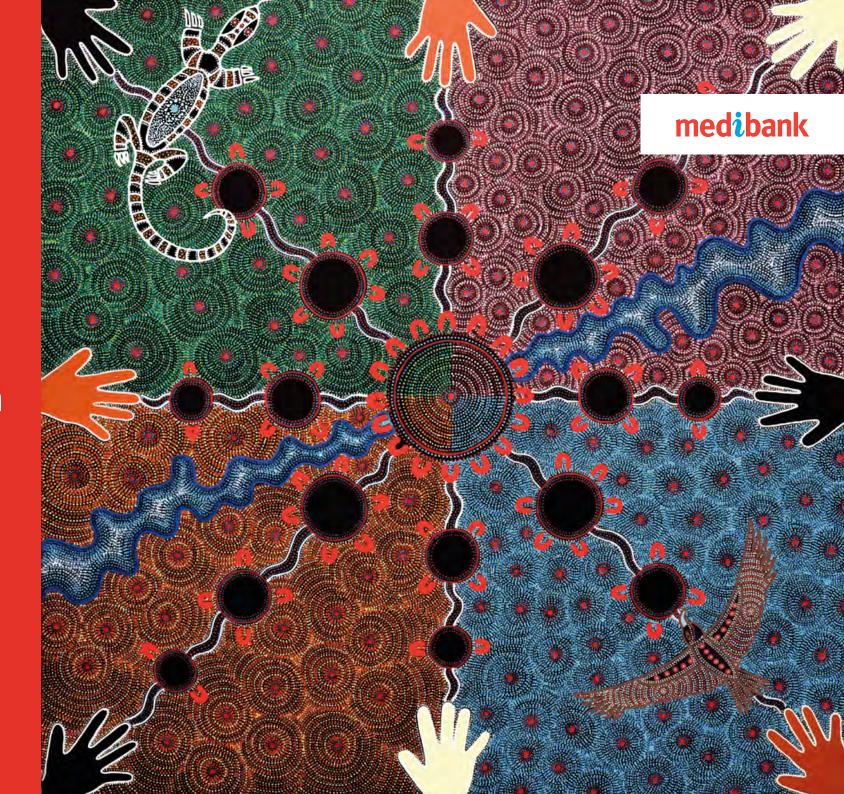
## Medibank Stretch Reconciliation Action Plan

March 2022 - December 2024





#### **Acknowledgment of Country**

Medibank acknowledges Aboriginal and Torres Strait Islander peoples as the First Peoples of this nation. We proudly recognise Elders past, present and emerging as the Traditional Owners and Custodians of the lands on which we work and live. We're committed to supporting self-determination and envision a future where all Australians embrace Aboriginal and Torres Strait Islander histories, cultures and rights as a central part of our national identity.

#### **Special thanks**

#### Cover art:

The Medibank Reconciliation Action Plan features an original design by Wiradjuri/Nari Nari man, Christopher Delamont, in partnership with Dreamtime Art Creative Consultancy.

#### Design:

Marcus Lee Design, a creative agency certified by Supply Nation.

#### **Contributors:**

We gratefully acknowledge the guidance and contributions from all our Aboriginal and Torres Strait Islander employees and community stakeholders who have supported the development of this RAP, including our cultural advisor, Leroy Wilkinson-Maher. Dhiira.

#### United Nations Sustainable Development Goals

We support the United Nations Sustainable Development Goals (SDGs) and seek to make conscious decisions about the products and services we develop, the systems we use, and the partners we work with. This extends to commitments within this plan aligned to SDGs including 8 (decent work and economic growth), 10 (reduced inequalities) and 17 (partnership for the goals).







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#### Story of the artwork

**Artist:** Christopher Delamont **Country:** Wiradjuri/Nari Nari **Original Dimensions:** 90x90cm

Year Created: 2022

Artwork Title: Murun Waluwin (Live

Healthy)

The storytelling in *Murun Waluwin* represents Medibank's growth over the last 10 years, and illustrates the impact of the values Medibank employees live out every day.

Murun Waluwin begins with the outstretched hands as a symbol that it has taken everyone to get to this point, both First Nation's and non-Indigenous voices, building on this relationship through meetings to listen and learn along the journey, drawing in an array of people to arrive at the centre point and as a collective build on lived values for positive change.

The ripples represented around the page embody the impact of each of Medibank's values and the positive ripple effect they have on community.

In several ways, the river has special meaning to Chris. By sharing Murun Waluwin, he hopes its audience will draw from it during their journeys to connect with a spiritual space. Chris always feels a calmness along the Murrumbidgee ("Big Water in Wiradjuri") where he grew up and continues to connect with as a place of healing and reflection, with the reminder that not all journeys are smooth and straight. They can be winding and long. Draw on this message not only with this Reconciliation Action Plan (RAP), but in your day-to-day life as employees at Medibank.

The two Totems depicted are Chris's personal Totem, Gugaa the Goanna and Bunjil the Wedge Tailed Eagle, the Totem of the lands on which he works and lives. By adding these elements to this artwork, he feels they represent connection, safety and a feeling of the true understanding of the importance of this RAP, encompassing Medibank's genuine commitment to helping build better health outcomes for Chris's Mob and community.





"This artwork holds an even bigger part of my own journey and the spiritual and healing importance of my art that I didn't know before I started this piece. After working on the piece for about three days, I suffered a stroke and was hospitalised. I met with my Occupational Therapist and told them about my art and that it has always been my Mental Health therapy but didn't realise how important this would be on my physical recovery. My OT said that it couldn't be a better therapy to help my brain repair. Through this RAP and this artwork, Medibank has had a ripple effect on my life, and this only happened by the commitment and dedication to make positive change for my people, so thank you."

**Chris Delamont** 

#### Message from our CEO



It was 10 years ago that we first officially set out our commitment to reconciliation with the launch of our inaugural Reconciliation Action Plan.

Since that time, we've been listening to our Aboriginal and Torres Strait Islander employees, partners, customers and health professionals to understand how we can more effectively play our role and to inform the work we are doing to help address the health equity of our Aboriginal and Torres Strait Islander people and communities.

Over the past few years, we have evolved our practice of cultural safety responsiveness with both our employees and customers, and this continues to influence our approach moving forward. We've worked to build awareness of this not just within our business, but in the broader health sector, working together with the Australian Indigenous Doctors' Association (AIDA). We've joined with AIDA and Reconciliation Australia to strengthen and create new partnerships across the health sector to improve cultural responsiveness and health outcomes for First Peoples and this will be a key focus for us moving forward.

Within our business, we've continued to increase our cultural awareness and understanding among our people and around 64% of employees voluntarily participated in our new cultural awareness program since its launch in 2020. But we haven't always achieved what we set out to do. While we reached our target for Aboriginal and Torres Strait Islander representation within our business in 2021, engagement for these team members was lower than the Medibank average, so we are working with our employees to shape a more culturally safe and responsive workplace for Aboriginal and Torres Strait Islander employees. We've also set ambitious new targets around employment and retention for the years ahead.

We've sought to establish strong, meaningful and mutually beneficial relationships with Aboriginal and Torres Strait Islander businesses and organisations with help from Adam Goodes' Indigenous Defence and Infrastructure Consortium which has continued connecting us with Aboriginal and Torres Strait Islander-owned businesses. We've come a long way from 2017 when we set a target of \$25,000 - with our spend in the last financial year being more than \$400,000, and we are now working with some of our

bigger suppliers to influence their use of Aboriginal and Torres Strait Islander businesses as well.

We've built strong, lasting partnerships with key community stakeholders - our relationship with the Wadeye Aboriginal community is now in its 11th year and we've continued our support of the Thamarrurr Youth Indigenous Corporation.

We have worked with many dedicated people within our business to develop our latest Reconciliation Action Plan, and in particular I'd like to thank our Aboriginal and Torres Strait Islander employees and members of our RAP group for their contribution.

Our 2030 vision is to achieve the best health and wellbeing for Australia to which our reconciliation actions are strongly aligned. We have come far over the past 10 years, but we have much further to go if we are to deliver on our promise. But we are walking this path with many partners and learning from them each step along the way.

**David Koczkar** Chief Executive Officer Medibank

#### Message from Reconciliation Australia



On behalf of Reconciliation Australia, I congratulate Medibank on its continued commitment to reconciliation, as it implements its latest Stretch Reconciliation Action Plan (RAP).

Formed around the pillars of relationships, respect, and opportunities, the RAP program provides a framework for organisations to contribute to the reconciliation movement. With the creation of this Stretch RAP, Medibank continues to be a member of the evergrowing community of RAP organisations that have taken goodwill and transformed it into action.

This Stretch RAP is built on the considerable learning and experience Medibank has established on its reconciliation journey so far. Successes from Medibank's previous RAPs include its ability to foster two-way, mutually beneficial relationships with Aboriginal and Torres Strait Islander organisations. For example, its partnership with the Indigenous Defence and Infrastructure Consortium lent Medibank crucial insights into diversifying its procurement. as well as leading it to other productive connections with Indigenous-led businesses. Its long-time relationship with community partner Red Dust meant that Medibank was able to leverage its position in the health industry to help contribute to a digital awareness campaign on COVID vaccinations for remote communities. These constructive

relationships are essential and have created strong foundations for Medibank to continue its reconciliation activities.

This Stretch RAP sees Medibank continue on this impressive trajectory, in particular, focusing on embedding and expanding practices that strengthen its internal cultural safety. To empower its employees to champion and embody reconciliation in the workplace, Medibank aims to develop an inclusive leadership toolkit, as well as form an Aboriginal and Torres Strait Islander network of champions. Medibank is also committed to supporting economic opportunities for First Nations peoples, as well as building their perspectives, leadership, and knowledge into its work. With the advent of this Stretch RAP. Medibank will co-design and pilot a program to increase First Nations representation in its clinical roles, helping Aboriginal and Torres Strait Islander students and early career clinicians join the organisation. These initiatives, among others, are indicative of Medibank taking considered and thoughtful steps to build reconciliation into its work and broader sphere of influence.

On behalf of Reconciliation Australia, I commend Medibank on this Stretch RAP and look forward to following its ongoing reconciliation journey.

#### Karen Mundine

Chief Executive Officer Reconciliation Australia



# Our business

At Medibank, we believe in Better Health for Better Lives. For 45 years, we've been supporting millions of people in Australia as one of the leading private health insurers. We have transformed to a health company that provides people with greater support to manage their health and wellbeing.

We connect people to a better quality of life in every moment. We create choice, control and access for everyone, and together lead change for a stronger health system. We are committed to creating an inclusive culture that acknowledges and embraces difference in all its forms. With difference comes new thinking and ideas and we want to leverage this to enhance the experiences of our people, customers, shareholders and the community.

Headquartered in Melbourne, we also have offices in Sydney and Wollongong, as well as retail stores in every state and territory including in regional areas.

Our people represent both the organisation and the communities they are part of. They are the faces of the business and we are committed to our workforce reflecting the diversity of our customers and Australia. We have approximately 3,900 employees including 1,400 health professionals.

As per our 2021 engagement survey data, approximately one percent of our employees identify as Aboriginal and/or Torres Strait Islander people (33 people). Sustainably increasing this representation through meaningful opportunities is a key focus area for this RAP.

#### Our vision for reconciliation

Our reconciliation aspirations are closely aligned to our 2030 vision to achieve the best health and wellbeing for Australia.

Integral to this aspiration is the equity in health and wellbeing outcomes for Aboriginal and Torres Strait Islander peoples and other Australians. This is the responsibility of all Australians.

We will achieve this by learning from and working in genuine partnership with Aboriginal and Torres Strait Islander employees, stakeholders and communities. Through collective effort we will foster national pride in the enduring value and prosperity of First Nations peoples and cultures.

## Message from Senior Executive RAP Champion Dr Sue Abhary



As RAP Champion, I'm pleased to introduce Medibank's fifth Reconciliation Action Plan (RAP). Our journey to develop this RAP was underpinned by a process of self-reflection, truth telling and critical dialogue. All fundamentals to advancing reconciliation. This plan is reflective of Aboriginal and Torres Strait Islander perspectives and priorities with accountability for change spread across all areas of business, reiterating we all have a role to play when it comes to reconciliation.

This new RAP builds on our previous RAP by continuing to focus on a more meaningful contribution to closing the health gap between Aboriginal and Torres Strait Islander peoples and other Australians. As a former eye doctor working together with Aboriginal communities in the Northern Territory, I've seen firsthand the disparity in health and wellbeing outcomes between Aboriginal and Torres Strait Islander people and other Australians. Closing this gap is the responsibility of all Australians.

Equally as important is increasing our own cultural responsiveness as individuals and as an organisation, and recognising the unique strengths of our Aboriginal and Torres Strait Islander peoples. This helps create meaningful and sustained relationships with Aboriginal and Torres Strait Islander employees, customers and communities.

On that note, I'd like to acknowledge our Aboriginal Employee Network (AEN) who encouraged me to take on the RAP Champion role in late 2021. This role has allowed me to listen, learn and amplify their voices across the organisation.

Together in September 2021, we refreshed our RAP Working Group to oversee development of this RAP and appointed a co-chair from the AEN, Kerindy Clarke, to advocate and advise on their behalf. Our monthly discussions have been a real highlight for me and have helped foster an environment for ongoing learning. I'd like to recognise the contribution of my fellow working group members and external advisor Leroy Wilkinson-Maher as part of his ongoing work with Medibank.

This year we will establish a network of employee champions to help drive change and create a sense of community within Medibank. I encourage everyone to reflect and think about how you can contribute to a more reconciled nation.

Reconciliation is everyone's business.

#### Dr Sue Abhary

Senior Executive Clinical Business Partner and Medical Research





# Our reconciliation journey

Medibank's reconciliation journey formally commenced in April 2012 with the launch of our first Reconciliation Action Plan (RAP). This made us Australia's first private health insurer to take this step towards greater reconciliation.

Since this time, we've been on an ongoing journey of listening and learning so that we can continue to play a more effective role in the reconciliation effort and addressing the health equity of Aboriginal and Torres Strait Islander people and communities. COVID presented us all with enormous challenges and delays to our reconciliation priorities over the last two years, however while we lost the opportunity for face-to-face meetings and community engagement, we quickly moved to delivering events virtually and saw even greater participation and engagement from our team members around Australia.

#### **Our milestones**

#### 2012

April – We launched our first Reconciliation Action Plan (RAP) becoming Australia's first private health insurer to take a step towards greater reconciliation

May – Our leaders' first visit to Wadeye, NT as part of a senior leadership program

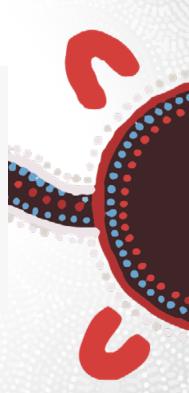


#### 2013

May – We first supported nine Aboriginal Community Controlled Health Organisation (ACCHO) programs through our Medibank Community Grants program

June – We released our second RAP (Innovate)

**December** – We Acknowledged Traditional Owners in all 100+ retail stores





#### 2014

July – We released our third RAP (Stretch) and launched our first Aboriginal Employment Strategy



#### 2015

March – Our retail network began supporting Close the Gap day to raise awareness of the need to close the health gap

October – We strengthened our relationships in Wadeye, NT through working with the community to implement Healthy Skin Week

December – We began our partnership with Career Trackers and launched the summer internship program for Aboriginal and Torres Strait Islander university students



October – We co-designed and delivered our first cultural health camp with the Wadeye community



#### 2018

January – We released our fourth RAP (Stretch)

June – We established our partnership with Indigenous Defence & Infrastructure Consortium (iDiC)



#### 2017

July – Another group of senior leaders visited Wadeye, NT as part of the senior leadership program with partner, Red Dust



#### 2016

March – We embedded our first ongoing Aboriginal supplier – and went on to exceed our annual financial target by 10%

July – We released our RAP Report detailing the progress we had made on our Stretch RAP objectives

#### 2020

January – We launched our January 26 learning module that shared some different perspectives on what January 26 means to different people and communities, including Aboriginal and Torres Strait Islander communities

August – We established our partnership with peak Aboriginal health body, the Australian Indigenous Doctors' Association (AIDA)

July – We launched our Aboriginal Employee Network (AEN) which aims to create a safe space for Aboriginal and Torres Strait Islander employees

September – In collaboration with Medibank's Diversity Council, RAP Working Group and Aboriginal agency Carbon Creative, we launched an optional two-module learning series on Aboriginal and Torres Strait Islander cultural awareness for employees

#### 2021

May – We partnered with and supported the Thamarrurr Youth Indigenous Corporation's (TYIC) 6,000km bike ride to spread health and wellbeing messages to Indigenous Australian communities

June – We achieved an Aboriginal procurement spend of around \$400,000 including GST (above target of \$48,500)

September – We hosted a virtual workshop with the Australian Indigenous Doctors' Association (AIDA) and members of the Health RING (a network of health organisations) to gain a deeper understanding about the importance of a culturally safe health sector

November – We made a financial contribution towards a digital campaign message led by Red Dust, to encourage Northern Territory communities to get vaccinated and stay protected from COVID





#### **Our RAP Champions**

In July 2021, our diversity and inclusion squads were refreshed to drive greater inclusion and to overcome some of the barriers being faced by previous working groups, by aligning ourselves to the types of work we're doing rather than the demographic streams. This refresh saw us establish five new D&I squads as well as a new look RAP Working Group to oversee development of our new RAP, including a newly appointed Senior Executive RAP Champion, Sue Abhary, and co-chair, Kerindy Clarke. The RAP Working Group and the D&I squads (listed to the right) support the relevant deliverables within this RAP.

The RAP Working Group reports to the Diversity and Inclusion Council via the RAP Co-Chairs and comprises representatives from across the business:

- Aboriginal Employee Network
- Health Services
- Talent, Capability & Culture
- Property & Procurement
- Employee Experience
- Wellbeing & Community
- Talent Acquisition

- Overseas & Corporate Portfolio
- Clinical
- External Affairs
- Member Health
- Enterprise Delivery

Key achievements for the working group since the refresh include developing and endorsing a new Terms of Reference and appointment of a co-chair from the AEN, Kerindy Clarke. The AEN also agreed to nominating members to represent the cohort at the working group, including the Co-Chair role. This model was created to ensure that;

- Aboriginal and Torres Strait Islander employees who wish to be consulted on matters with the business have the opportunity to do so at the working group;
- The business has the opportunity to communicate with the AEN via the working group and/or the nominated AEN members who sit across both.

This model allows the nominated members to take information across the RWG and in turn back to the AEN for consultation and dialogue.

D&I squad	Current squad lead	Squad purpose
Events and Networks	Employee Communications Partner	Responsible for leading the diversity and inclusion calendar of events, supporting our Employee-led Network's priorities and initiatives, assisting them to run activities and events and supporting the collection and dispersion of feedback.
Inclusion Capability	Customer Insights Lead	Responsible for identifying learning opportunities within Medibank and developing and delivering activities that support the uplift of inclusion capability.
Attract and Retain	Senior Executive Talent Acquisition	Responsible for creating an inclusive culture which ensures that all employees are supported to bring their 'whole selves to work,' and attracting a diverse population through inclusive recruitment and onboarding practices.
Customer Experience	Digital Product Manager	Responsible for providing an equitable experience for our customers regardless of their age, cultural background, gender, ability or sexual orientation. The remit for this squad extends across our Medibank and ahm brands as well as our Health Services teams.
Community	Senior Executive Core Medibank Customer Systems	Responsible for establishing and maintaining meaningful and reciprocal community partnerships that are representative of our diverse population and considering Medibank's social impact and the role we play in the broader community.

## Our new RAP focus areas

Medibank's renewed aspirations for reconciliation are defined by four key focus areas targeted towards prosperity for our Aboriginal and Torres Strait Islander employees, customers and communities.

These focus areas have been carefully considered to stretch beyond our previous efforts and align with Reconciliation Australia's three RAP pillars of; Relationships, Respect and Opportunities.



## 1. Creating a culturally inclusive, safe and responsive workforce

We recognise that to build a culturally safe workplace and meaningfully grow our Aboriginal and Torres Strait Islander workforce, it is important that we are responsive to our shared history and take responsibility for a reconciled future and capacity building around cultural awareness and responsiveness for our organisation and its people.







## 3. Establishing strong, meaningful and mutually beneficial relationships

Underpinning all our key focus areas, we understand the importance of being guided by Aboriginal and Torres Strait Islander peoples, and collaborating across the health sector, and with other key stakeholders to create better health outcomes for Aboriginal and Torres Strait Islander peoples.





#### 2. Addressing health equity

In line with our purpose of Better Health for Better Lives, Medibank is passionate about creating opportunities to improve the health and wellbeing of Aboriginal and Torres Strait Islander peoples and communities. We recognise the importance of growing our cultural responsiveness and using our sphere of influence to help close the gap in Aboriginal and Torres Strait Islander health and employment outcomes.





### 4. Sharing our reconciliation journey

We are transparent about our reconciliation progress; we share when we get it right and when we don't and foster an environment for ongoing learning.



We recognise that to build a culturally safe workplace and meaningfully grow our Aboriginal and Torres Strait Islander workforce, it is important that we are responsive to our shared history and take responsibility for a reconciled future and capacity building around cultural awareness and responsiveness for our organisation and its people.

Action	Deliverable	RAP pillar alignment	Timeline	Responsibility
Medibank will strive to become a truly inclusive	Display a visual Acknowledgment of Country in all three Medibank corporate offices through signage and/or artwork.	Respect	December 2022	Senior Executive,     Property & Procurement
workplace which demonstrates respect to Aboriginal and Torres Strait Islander peoples by observing cultural protocols and enables our people to bring their whole selves to work	2. Implement and communicate a cultural protocol document which includes our commitments to:  a. Creating protocols for Welcome to Country and Acknowledgement of Country.  b. Clear guidance for employees to deliver a personalised Acknowledgement of Country at the commencement of important meetings.  c. Inviting a local Traditional Owner or Custodian to provide a Welcome to Country or other appropriate cultural protocol at two organisation-wide events.  d. Employees and senior executives providing an Acknowledgement of Country or other appropriate protocols at all public events.	Respect	June 2022	Senior Executive Talent, Capability & Culture     Senior Executive, People, Culture & Sustainability & Employee Experience
	Develop and implement education, training and resources to increase employee understanding of the purpose and significance behind cultural protocols.	Respect	June 2022	Senior Executive Talent,     Capability & Culture
	4. Update the email signature templates of all employees to include an Acknowledgement of Country and reflect the Traditional Owners of the land on which they are located.	Respect	June 2022	Senior Executive     Marketing
Medibank will build relationships through respectfully	5. Encourage employees and senior executives to participate in at least one external event to recognise and celebrate NRW each year through promotion in internal communications.	Relationships	May-June 2022, 2023 and 2024	Events & Networks     Squad Lead
commemorating National Reconciliation Week (NRW)	6. Ensure RAP Working Group members participate in at least one external event to recognise and celebrate NRW each year.	Relationships	May-June 2022, 2023 and 2024	RAP Working Group Chair
	7. Organise at least one internal NRW event and at least one organisation-wide NRW event, each year.	Relationships	May-June 2022, 2023 and 2024	Events & Networks     Squad Lead
	8. Register all Medibank NRW events on Reconciliation Australia's NRW website each year.	Relationships	May-June 2022, 2023 and 2024	Events & Networks     Squad Lead
	Ensure Reconciliation Australia's NRW resources and reconciliation materials are available to all employees.	Relationships	May-June 2022, 2023 and 2024	Events & Networks     Squad Lead

Action	Deliverable	RAP pillar alignment	Timeline	Responsibility
Medibank will engage with Aboriginal and	10. Support all employees to participate in at least one external NAIDOC Week event each year.	Respect	July 2022, 2023 and 2024	Senior Executive Talent,     Capability & Culture
Torres Strait Islander cultures and histories by celebrating NAIDOC	11. Ensure RAP Working Group members participate in an external NAIDOC Week event.	Respect	July 2022, 2023 and 2024	RAP Working Group Chair
Week	12. Support at least one external NAIDOC Week event each year in consultation with Aboriginal and Torres Strait Islander stakeholders.	Respect	July 2022, 2023 and 2024	Events & Networks     Squad Lead     Senior Executive Talent,     Capability & Culture
	13. Review People, Culture & Sustainability policies and procedures to remove barriers to employees participating in NAIDOC Week.	Respect	May 2022	Senior Executive Talent,     Capability & Culture
Medibank will build a diverse workforce by increasing	14. Increase Aboriginal and Torres Strait Islander employee representation across the organisation to 2% of our total workforce (as reported in our annual engagement survey), with a focus on increasing representation in more senior roles.	Opportunities	December 2024	Senior Executive, Talent Acquisition
meaningful and sustained employment opportunities, driving retention and promoting professional development for Aboriginal and Torres	15. Increase Aboriginal and Torres Strait Islander employee representation in clinical roles by co-designing and piloting a program that supports Aboriginal and Torres Strait Islander students and early career clinicians to join and stay with Medibank.	Opportunities	December 2024	Senior Executive, Health Operations     Senior Executive Medical Director, Home & Community Care
Strait Islander people	16. Review and implement opportunities to broaden our inclusive approach to leadership development and learning programs to ensure all employees have access to opportunities.	Opportunities	December 2024	Senior Executive Talent, Capability & Culture
	<ul> <li>17. Review and update Medibank's Aboriginal and Torres Strait Islander recruitment, engagement, and professional development strategy, which includes: <ul> <li>a. Reviewing recruitment procedures and policies to remove barriers to Aboriginal and Torres Strait Islander participation in our workplace.</li> <li>b. Reviewing language in job advertisements for all roles to ensure they are inclusive of diverse candidates.</li> <li>c. Working with partner organisations to build a pipeline of talent within Medibank including targeted employment opportunities and senior roles for Aboriginal and Torres Strait Islander people.</li> <li>d. Utilising diverse recruitment panels and targeted employment opportunities for Aboriginal and Torres Strait Islander people in leadership roles.</li> <li>e. Increasing employment opportunities for Aboriginal and Torres Strait Islander interns across all business units.</li> <li>f. Increasing cultural responsiveness for hiring managers to ensure culturally safe/responsive onboarding processes.</li> </ul> </li> </ul>	Opportunities	December 2022	<ul> <li>Senior Executive, Talent Acquisition</li> <li>Senior Executive Talent, Capability &amp; Culture</li> </ul>

Action	Deliverable	RAP pillar alignment	Timeline	Responsibility
Medibank will build a diverse workforce by increasing meaningful and sustained employment opportunities, driving retention and promoting professional development for Aboriginal and Torres	18. Engage with Aboriginal and Torres Strait Islander employees to review Medibank's Aboriginal and Torres Strait Islander recruitment, engagement and professional development strategy.	Opportunities	December 2022	<ul> <li>Senior Executive, Talent Acquisition</li> <li>Senior Executive Talent, Capability &amp; Culture</li> </ul>
	19. Develop and promote an interactive employee proposition to showcase Medibank as an employer of choice for Aboriginal and Torres Strait Islander peoples.	Opportunities	Ongoing, progress reported June and December 2022, 2023, 2024	Senior Executive, People     & Culture & Employee     Experience
Strait Islander people (Continued)	20. Provide opportunities for Aboriginal and Torres Strait Islander employees exiting Medibank to share feedback on their employee experience through multiple channel options.	Opportunities	Ongoing, progress reported June and December 2022, 2023, 2024	Senior Executive Talent, Capability & Culture
	21. Support Aboriginal and Torres Strait Islander employees to connect in person at least once a year to foster connections and networks.	Opportunities Relationships	Ongoing, progress reported June and December 2022, 2023, 2024	Senior Executive Talent, Capability & Culture
Medibank will increase understanding, value and	22. Conduct a review of cultural learning needs within our organisation.	Respect	June 2022	Senior Executive Talent,     Capability & Culture
recognition of Aboriginal and Torres Strait Islander cultures, histories, knowledge and rights through cultural learning with a focus on uplifting	23. Consult Aboriginal and Torres Strait Islander advisors on the implementation of a cultural learning strategy.	Respect	September 2022	Senior Executive Talent, Capability & Culture
	24. Implement and communicate a cultural learning strategy for our employees in consultation with Aboriginal and Torres Strait Islander employees.	Respect	December 2022	Senior Executive Talent, Capability & Culture
capability for our leaders	25. Commit all RAP Working Group members, People, Culture & Sustainability business partners, senior executives and all new employees to undertake formal and structured cultural learning.	Respect	Ongoing, progress reported June and December 2022, 2023, 2024	Senior Executive Talent, Capability & Culture



Action	Deliverable	RAP pillar alignment	Timeline	Responsibility
Medibank will increase understanding, value and recognition of Aboriginal and Torres Strait Islander cultures, histories, knowledge and rights through cultural learning with a focus on uplifting capability for our leaders (Continued)	<ul> <li>26. Increase cultural responsiveness through Aboriginal and Torres Strait Islander cultural awareness training for all employees, including: <ul> <li>a. Online Aboriginal and Torres Strait Islander cultural awareness modules included in annual compliance training.</li> <li>b. Online Aboriginal and Torres Strait Islander cultural awareness modules included in induction training for all new employees.</li> <li>c. Specialist teams complete role-specific cultural awareness training including, but not limited to, Talent Acquisition, People, Culture &amp; Sustainability Business Partnering, D&amp;I Squad members, Health Operations teams and customer facing teams.</li> <li>d. All senior executives complete at least one face to face or immersive learning experience each year.</li> <li>e. 10% of all employees participate in at least one facilitated or cultural immersive experience each year.</li> </ul> </li> </ul>	Respect	December 2022 and ongoing thereafter, progress reported twice yearly, June and December 2023, 2024	Senior Executive Talent, Capability & Culture     Senior Executive, People & Culture & Employee Experience
	27. Develop an inclusive leadership development toolkit, including guidance for people leaders supervising Aboriginal and Torres Strait Islander employees.	Respect	December 2023	Senior Executive Talent, Capability & Culture
	28. Refresh employee onboarding welcome packs to extensively showcase Medibank's value of diversity and inclusion, including Aboriginal and Torres Strait Islander cultures.	Respect	June 2022	Senior Executive, People     & Culture & Employee     Experience
	29. Continue to engage and promote a culturally appropriate Aboriginal and Torres Strait Islander provider for our Employee Assistance Program for Aboriginal and Torres Strait Islander employees.	Respect	Ongoing, progress reported June and December 2022, 2023, 2024	Senior Executive,     Wellbeing & Community
	30. Continue to engage and promote a cultural clinical supervision program for Aboriginal and Torres Strait Islander employees in telehealth and relevant clinical roles.	Respect	Ongoing, progress reported June and December 2022, 2023, 2024	Senior Executive, Health Operations
Medibank will prioritise a culture of safety by	31. Engage with Aboriginal and Torres Strait Islander employees and advisors to implement, communicate and continuously improve our anti-discrimination policy.	Relationships	December 2022, 2024	Senior Executive,     Wellbeing & Community
promoting positive race relations through anti- discrimination policies and strategies	32. Continuously improve People, Culture & Sustainability policies and procedures concerned with anti-discrimination.	Relationships	December 2022, 2024	Senior Executive,     Wellbeing & Community
	33. Provide education opportunities for senior executive and people leaders on the effects of racism.	Relationships	Ongoing, progress reported June and December 2022, 2023, 2024	Senior Executive Talent, Capability & Culture
	34. Encourage senior executives to publicly support and role model anti-discrimination campaigns, initiatives or stances against racism.	Relationships	Ongoing, progress reported June and December 2022, 2023, 2024	• CEO



**Cultural Responsiveness** 

#### **Connecting** Aboriginal and **Torres Strait Islander** employees across **Medibank**

At Medibank, we want our people to come as they are, so they can challenge who we become. This means creating an environment where we all feel safe to bring our unique perspectives, backgrounds and histories.

To further support our Aboriginal and Torres Strait Islander employees, in November 2020, Medibank launched its first Aboriginal Employee Network (AEN). With a geographically dispersed employee population, the AEN's current purpose is to connect people from across the organisation and provide opportunities for networking.

Since the launch, the network's initial focus has centred around providing a safe space for our employees to connect, share experiences and help each other through the challenges of the COVID pandemic. To assist in establishing the network's priorities, Worimi and Ngarrindjeri man and Founder and Managing Director of Dhiira, Leroy Wilkinson-Maher, facilitated a conversation with our AEN to define and determine their vision and terms of reference.

The AEN has also created a mechanism for Aboriginal and Torres Strait Islander employees to provide voluntary input and feedback on issues impacting Aboriginal employment and engagement. In this way, the network has been involved in increasing cultural awareness and understanding to help create a culturally safe workplace for employees and service offering for customers – this included the development and launch of our Cultural Awareness eLearning module.

Designed by Aboriginal owned creative agency, Carbon Creative, with input from Medibank stakeholders, the modules comprise of short clips that are a mixture of Aboriginal and Torres Strait Islander people sharing their perspectives. Each clip covers a fundamental aspect of cultural awareness including Aboriginal and Torres Strait Islander cultures, family and kinship, impacts of colonisation, and health and wellbeing from an Aboriginal perspective.

"It's important for us as Medibank employees that we are offered a unique opportunity to learn the true narrative of Australia's history regarding Australia's First People - which historically hasn't been taught in our education systems. Equipped with this truth, as individuals we can grow our own knowledge, attitudes and values and as a collective we have the influence to create a safe and respectful environment for all our employees, which increases better outcomes for the communities we live in and for the next generations to come."

Kerindy Clarke, Medibank Aboriginal Quitline Coordinator and RAP Working Group Co-Chair

#### Addressing health equity

In line with our purpose of Better Health for Better Lives, Medibank is passionate about creating opportunities to improve the health and wellbeing of Aboriginal and Torres Strait Islander peoples and communities. We recognise the importance of growing our cultural responsiveness and using our sphere of influence to help close the gap in Aboriginal and Torres Strait Islander health and employment outcomes.

Action	Deliverable	RAP pillar alignment	Timeline	Responsibility
Medibank is committed to strengthening collaboration across the health sector to collectively work together toward improving health outcomes for Aboriginal and Torres Strait Islander peoples and contribute to Closing the Gap	<ol> <li>Collaborate with Reconciliation Australia to grow the Health RING network by strengthening partnerships across the health sector to improve health outcomes for Aboriginal and Torres Strait Islander peoples and contribute to Closing the Gap, including:         <ol> <li>Partnering with the Australian Indigenous Doctors' Association to co-design culturally responsive training for clinical practice.</li> <li>Collaborating with Reconciliation Australia to advance the Health RING network.</li> <li>Setting an agreed vision and Terms of Reference for the Network.</li> <li>Meeting bi-annually to review progress and consult on Aboriginal and Torres Strait Islander health priorities.</li> </ol> </li> </ol>	Relationships Opportunities	June 2022	Senior Executive, Clinical Business Support & Medical Research
	2. Review and update assessment and application processes for independent hospital contract re-negotiations and new independent hospitals requesting contracts, to ensure mutual alignment with reconciliation.	Relationships Opportunities	March 2022	Senior Executive, Health Partnerships & Networks
	3. Continue to offer Aboriginal and Torres Strait Islander research funding opportunities as per the Medibank Better Health Foundation strategy.	Relationships Opportunities	Ongoing, progress reported June and December 2022, 2023, 2024	Senior Executive, Clinical Business Support & Medical Research
	4. Commit to an annual financial contribution of at least \$50k to support Aboriginal and Torres Strait Islander community-led research or community projects.	Relationships Opportunities	Ongoing, progress reported June and December 2022, 2023, 2024	Senior Executive, Clinical Business Support & Medical Research
	5. Engage with the Galiwinku community to identify new opportunities to deliver social programs, partnerships and research, including maintaining Yalu Aboriginal Corporation Board and Research Committee membership.	Relationships Opportunities	Ongoing, progress reported June and December 2022, 2023, 2024	Senior Executive Clinical Business Support & Medical Research
Medibank will ensure equitable access to Medibank's products and services for Aboriginal	6. Continue to integrate culturally inclusive design into any new product and service development, including consultation with Aboriginal and Torres Strait Islander peoples.	Relationships Opportunities	Ongoing, progress reported June and December 2022, 2023, 2024	Senior Executive, PHI & Financial Products     Senior Executive, ahm
and Torres Strait Islander peoples	7. Ensure all new clinical service designs are informed by early consultation and engagement with Aboriginal and Torres Strait Islander peoples.	Relationships Opportunities	Ongoing, progress reported June and December 2022, 2023, 2024	Senior Executive, Health Operations     Senior Executive Medical Director, Home & Community Care

#### Health equity

Medibank is committed to improving the patient experience, safety, and quality of care for Aboriginal and Torres Strait Islander people.



To help understand the type and extent of cultural safety training being undertaken within Australian health service organisations, and identify opportunities for improvement, the Medibank Better Health Foundation funded the analysis and reporting of a national survey on cultural safety training.

In 2021, the Australian Commission on Quality and Safety in Health Care (ACSQHC) conducted a national survey, with 421 respondents representing a broad range of healthcare settings from each state and territory, to understand the type and extent of cultural safety training in these organisations.

Findings from this study will be used by the ACSQHC to support organisations to improve their cultural safety training. The aim of the training is to improve experience and safety and quality of care for Aboriginal and Torres Strait Islander patients. Recommendations on cultural safety training content, format and delivery have arisen from this study. This information will support health service organisations implement actions in the National Safety and Quality Health Service Standards related to cultural safety training and clinical governance.

"The cultural safety of a health service organisation can have a profound effect on the experience, quality and safety of care, and outcomes for Aboriginal and Torres Strait Islander patients. The Medibank Better Health Foundation is proud to have funded the analysis and reporting of this study to understand and inform future cultural safety training for Australian health service organisations, leading to further improvements in healthcare equity."

Dr Sue Abhary, Medibank Senior Executive for Clinical Business Support & Medical Research and RAP Working Group Co-Chair

#### Establishing strong, meaningful and mutually beneficial relationships

Medibank understands the importance of being guided by Aboriginal and Torres Strait Islander peoples and collaborating across the health sector, and with other key stakeholders, to create better health outcomes for Aboriginal and Torres Strait Islander peoples.

Action	Deliverable	RAP pillar alignment	Timeline	Responsibility
Medibank will establish and maintain mutually	Develop a Terms of Reference to outline the purpose, priorities and objectives of the Aboriginal Employee Network (AEN).	Relationships	March 2022	AEN Lead
beneficial relationships with Aboriginal and Torres Strait Islander	Review, update and implement an engagement strategy to work with Aboriginal and Torres Strait Islander stakeholders.	Relationships	December 2022	Senior Executive Talent, Capability & Culture
stakeholders and organisations	3. Establish and maintain formal two-way partnerships with Aboriginal and Torres Strait Islander communities or organisations, including the Australian Indigenous Doctors' Association and Thamarrurr Youth Indigenous Corporation.	Relationships	Ongoing, progress reported June and December 2022, 2023, 2024	Senior Executive Talent, Capability & Culture
	4. Engage with internal and external Aboriginal and Torres Strait Islander stakeholders and organisations to continuously improve guiding principles for engagement.	Relationships	Ongoing, progress reported June and December 2022, 2023, 2024	Senior Executive Talent, Capability & Culture
	5. Further establish and maintain respectful relationships with Aboriginal and Torres Strait Islander people and communities on the lands in which Medibank operates, including consulting with Traditional Owners in the development of new workspaces.	Relationships	Ongoing, progress reported June and December 2022, 2023, 2024	Senior Executive,     Property & Procurement
Medibank will increase Aboriginal and Torres Strait Islander supplier diversity to support improved economic and social outcomes	6. Maintain, review and promote an Aboriginal and Torres Strait Islander procurement strategy and framework to support our long-term Indigenous procurement goals.	Opportunities	Ongoing, progress reported June and December 2022, 2023, 2024	Senior Executive,     Property & Procurement
	7. Embed our Indigenous procurement strategy into our procurement policy and procedures to ensure Medibank can effectively do business with Aboriginal and Torres Strait Islander businesses without systemic bias or assumption of capability at a corporate level.	Opportunities	Ongoing, progress reported June and December 2022, 2023, 2024	Senior Executive,     Property & Procurement
	8. Maintain a Supply Nation membership.	Opportunities	Ongoing, progress reported June and December 2022, 2023, 2024	Senior Executive,     Property & Procurement



#### Establishing strong, meaningful and mutually beneficial relationships

Action	Deliverable	RAP pillar alignment	Timeline	Responsibility
Medibank will increase Aboriginal and Torres Strait Islander supplier diversity to support	9. Demonstrate an ongoing commitment to supplier diversity by reporting to the CEO and Executive Leadership Team on Indigenous supplier engagement and spend.	Opportunities	Ongoing, progress reported June and December 2022, 2023, 2024	Senior Executive,     Property & Procurement
improved economic and social outcomes (Continued)	10. Set a target spend of \$1 million per annum, to be achieved by the end of the third year of the RAP, to encourage procurement from Aboriginal and Torres Strait Islander businesses.	Opportunities	December 2024	Senior Executive,     Property & Procurement
	11. Establish a panel of pre-approved Aboriginal and Torres Strait Islander businesses as suppliers and review existing panel arrangements, to ensure the inclusion of Aboriginal and Torres Strait Islander businesses on each panel.	Opportunities	June 2023	Senior Executive,     Property & Procurement
	12. Maintain at least two commercial relationships with Aboriginal and Torres Strait Islander businesses.	Opportunities	Ongoing, progress reported June and December 2022, 2023, 2024	Senior Executive,     Property & Procurement
	13. Review, update and publish procurement practices designed to remove barriers to procuring goods and services from Aboriginal and Torres Strait Islander businesses.	Opportunities	June 2022	Senior Executive,     Property & Procurement
	14. Develop, maintain and promote a new supplier diversity welcome kit for Aboriginal and Torres Strait Islander businesses.	Opportunities	June 2022	Senior Executive,     Property & Procurement
	<ul> <li>15. Encourage employees to purchase from Aboriginal and Torres Strait Islander businesses, by:</li> <li>a. Communicating opportunities for procurement of goods and services from Aboriginal and Torres Strait Islander businesses to key decision makers.</li> <li>b. Training all relevant employees in contracting Aboriginal and Torres Strait Islander businesses.</li> <li>c. Encouraging key decision makers to complete social procurement learning modules.</li> <li>d. Promoting access to Aboriginal and Torres Strait Islander suppliers and engagement process under Medibank's procurement policy and procedures.</li> </ul>	Opportunities	Ongoing, progress reported June and December 2022, 2023, 2024	Senior Executive, Property & Procurement

#### Establishing strong, meaningful and mutually beneficial relationships

Action	Deliverable	RAP pillar alignment	Timeline	Responsibility
Medibank will engage all employees in our	16. Develop and implement an approach ensuring we engage all employees through effective communication and opportunities for education.	Relationships	June 2022	Senior Executive Talent, Capability & Culture
reconciliation journey and promote reconciliation through our sphere of influence	17. Host at least two health related thought leadership events per year to positively influence our external stakeholders to drive reconciliation outcomes, and support corporate partners to strengthen their cultural responsiveness capability.	Relationships	December 2022, 2023 and 2024	<ul> <li>Senior Executive Talent, Capability &amp; Culture</li> <li>Senior Executive Corporate &amp; Overseas Business</li> </ul>
	18. Communicate our commitment to reconciliation publicly through channels such as internal emails, social media, events and our annual sustainability report.	Relationships	Ongoing, progress reported June and December 2022, 2023, 2024	Senior Executive External Affairs & Government Relations
	19. Showcase at least two stories per year profiling success stories from the community-led health sector and Aboriginal and Torres Strait Islander health knowledge. Promote via our customer communication channels including the online member communications platform.	Relationships	December 2022, 2023, 2024	Senior Executive     Marketing
	20. Formalise and promote a reconciliation ally or champion network to advocate for and drive engagement to support reconciliation priorities and opportunities at Medibank.	Relationships	June 2022	Senior Executive Talent, Capability & Culture
	21. Promote the Indigenous health equity agenda and Close the Gap Day annually to our employees and at least 80% of our national retail store network (84 stores).	Relationships	March 2022, 2023, 2024	Senior Executive     Customer Channels
	22. Collaborate with at least one RAP organisation and other likeminded organisations to implement ways to advance reconciliation, including Bupa as part of the Health RING.	Relationships	Ongoing, progress reported June and December 2022, 2023, 2024	Senior Executive Talent, Capability & Culture





## Community connection key to reconciliation

Thamarrurr Youth Indigenous
Corporation (TYIC) is an Indigenousowned and governed corporation.
It is dedicated to identifying and
empowering the youth of the
Wadeye region to walk strong in
both worlds and become the leaders
of the future. Medibank supports
this vision through our strong
community partnership with TYIC.



As part of our partnership, in March 2021 members of our RAP group made the journey to Bright in Victoria to visit Dumu Balcony Cafe, a majority owned Indigenous social enterprise.

The visit coincided with Close the Gap Day, a key event on Medibank's RAP calendar.

Medibank Diversity and Inclusion Lead, Sharni Wearne says our vision for reconciliation and closing the gap in health outcomes between Aboriginal and Torres Strait Islander and other Australians is centred on supporting self-determination and fostering positive and trusting relationships with Aboriginal and Torres Strait Islander individuals, communities, and organisations.

"We appreciate that Aboriginal people and communities are best placed to tell us their own priorities and we see our role as taking the time to connect and build trusting relationships in order to work together on impactful health-related projects that are aligned to these priorities." says Sharni.

To further raise awareness of COVID in Indigenous communities, Medibank supported TYIC's Media Officer, Dallas Mugarra, to travel from Bright in Victoria to Barunga in Arnhem Land in



the Northern Territory on a 6,000km bike ride. Dressed as his alter ego, Captain Sanitiser, Dallas met with up to 10 groups of Traditional Owners and their wider communities along the way, speaking with them about empowering young Indigenous people to stand up for themselves, their own lives and their own health.

Medibank raised awareness of Captain Sanitiser's cause and encouraged employees to donate to 'The Captain's Ride' or ride with him in spirit by contributing kilometres to the total distance via our Live Better app.

#### Above:

TYIC's Media Officer, Dallas Mugarra, dressed as his alter ego, Captain Sanitiser.

## **Sharing our reconciliation journey**

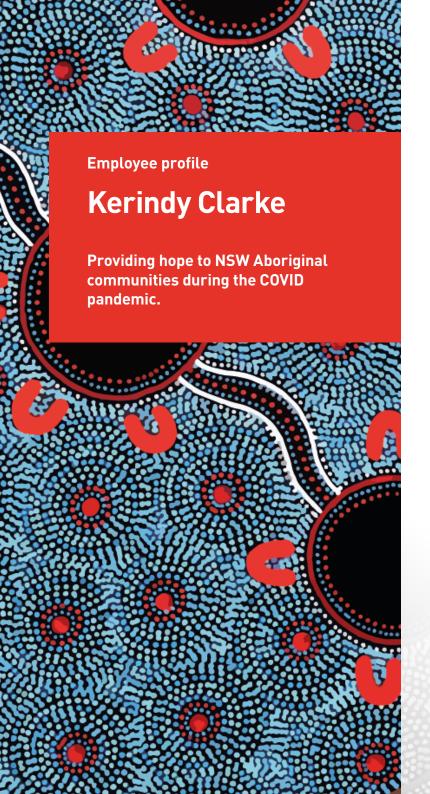
Medibank is transparent about our reconciliation progress; we share when we get it right and when we don't and foster an environment for ongoing learning.

Action	Deliverable	RAP pillar alignment	Timeline	Responsibility
Medibank will be transparent about our commitment to reconciliation; sharing achievements and challenges internally and externally throughout the progress of our Plan	<ol> <li>Share our RAP journey and deliverables with our people, customers and community, by:         <ul> <li>Reporting RAP progress to all employees twice yearly through internal channels such as company-wide emails and events.</li> <li>Reporting RAP progress as a standing agenda item to People, Culture &amp; Sustainability Leadership Team, Diversity and Inclusion Council, Executive Leadership Team and Medibank's Board to ensure ongoing progress and early identification of issues.</li> <li>Publicly reporting on the achievement of our RAP deliverables in our annual sustainability report.</li> </ul> </li> </ol>	Governance	Ongoing, progress reported June and December 2022, 2023, 2024	Senior Executive Talent, Capability & Culture     Senior Executive External Affairs & Government Relations
	Complete and submit the annual RAP Impact Measurement Questionnaire to Reconciliation Australia.	Governance	Annually, September 2022, 2023 and 2024	Senior Executive Talent,     Capability & Culture
	3. Participate in Reconciliation Australia's biennial Workplace RAP Barometer and actively review results to inform future priorities.	Governance	May 2022 and 2024	Senior Executive Talent,     Capability & Culture
Medibank will maintain an effective Working Group and/or Council to drive governance of the	<ul><li>4. Maintain an effective Working Group and/or Council with:</li><li>a. A Terms of Reference.</li><li>b. Aboriginal and Torres Strait Islander representation.</li></ul>	Governance	Ongoing, progress reported June and December 2022, 2023, 2024	Senior Executive Talent, Capability & Culture
RAP	5. Ensure the Working Group and/or Council meets at least four times per year to drive and monitor RAP implementation.	Governance	Ongoing, progress reported June and December 2022, 2023, 2024	Senior Executive Talent, Capability & Culture
	6. Include our RAP as a standing agenda item at Executive Leadership Team meetings.	Governance	Ongoing, progress reported June and December 2022, 2023, 2024	• CEO



#### Sharing our reconciliation journey

Action	Deliverable	RAP pillar alignment	Timeline	Responsibility
Medibank will engage an Aboriginal and Torres	7. Engage an Aboriginal and Torres Strait Islander advisor to support the development, implementation and delivery of this RAP.	Governance	June 2022	Senior Executive Talent, Capability & Culture
Strait Islander advisor to consult on our RAP and related items on an ongoing basis	8. Review the Aboriginal and Torres Strait Islander advisory role at each RAP cycle.	Governance	December 2024	Senior Executive Talent, Capability & Culture
Medibank will provide appropriate support for effective implementation of RAP commitments	9. Embed resource needs for RAP implementation.	Governance	Ongoing, progress reported June and December 2022, 2023, 2024	• CEO
	10. Ensure all senior executives and their direct reports demonstrate a commitment to advancing reconciliation and have actions linked directly to relevant RAP actions as part of their Big Goals alongside implementing measures for their reports to do the same.	Governance	August 2022	• CEO
	11. Embed appropriate systems and capability to track, measure and report on RAP commitments.	Governance	Ongoing, progress reported June and December 2022, 2023, 2024	Senior Executive Talent, Capability & Culture
	12. Maintain an internal RAP Champion from the senior executive cohort.	Governance	Ongoing, progress reported June and December 2022, 2023, 2024	Senior Executive Talent, Capability & Culture
Medibank will continue our reconciliation journey by developing our next RAP	13. Register through Reconciliation Australia's website to begin developing our next RAP.	Governance	June 2024	Senior Executive Talent, Capability & Culture



The COVID pandemic has affected us all, however, there was one Aboriginal community in Australia that was hit harder than most in 2021 – Wilcannia. With up to one in six of the total population testing positive to COVID, the community had limited access to resources and supplies, including essentials like food and water.

When Medibank's Aboriginal Quitline Coordinator and RAP Working Group co-chair, Kerindy Clarke, heard about these challenges, she didn't hesitate to help. Kerindy ideated, influenced, organised and delivered a Medibank endorsed fundraising effort, resulting in a \$25,900 donation to the Wilcannia community. In addition, Kerindy coordinated the procurement and delivery of vital personal protective equipment (PPE) including N95 masks, gloves, water and sanitiser to five other Aboriginal communities across NSW.

Kerindy has passionately advocated for cultural safety within Health Services, which has resulted in cultural awareness training for all Quitline employees, cultural supervision for Aboriginal and Torres Strait Islander employees and a dedicated Aboriginal Employee Assistance Program.



Left:

Kerindy Clarke, Medibank Aboriginal Quitline Coordinator and RAP Working Group Co-Chair.

"A massive thanks to my Medibank colleagues for helping me get it done. I am immensely proud of the support and resources we were able to give five communities in a short time frame, this is one of the highlights in my career. I want to remind everyone that there is still so much work towards creating equitable health access for our Aboriginal and Torres Strait Islander communities particularly our smaller communities like Wilcannia where the average life expectancy for Aboriginal men being 37 years and women being 42 years. Anyone can help make a difference."

Kerindy Clarke, Medibank Aboriginal Quitline Coordinator and RAP Working Group Co-Chair



Medibank welcomes feedback and comments on our Reconciliation Action Plan.

#### **Contact details**

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### medibank