

# medibank reconciliation action plan

2018–2020 progress report

medibank





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## Image warning

Aboriginal and Torres Strait Islander readers are advised that photographs in this report may contain images of deceased persons which may cause sadness or distress.



### Story of the artwork – Kahlilla Rigby

Kahlilla Rigby is a proud Torres Strait Islander woman and an emerging artist. Kahlilla is also one of Medibank's Career Tracker interns, commencing her internship with our Health Services business in 2019, and returning to Medibank in 2020 with the People & Culture team. Equipped with many talents and strengths, Kahlilla explored potential career pathways in her time at Medibank.

She says; "My name is Kahlilla I am a Torres Strait Islander. I am passionate about mental well being and the environment. Art is my way to express myself and share my story.

The return of the sacred kingfisher instilled new found hope for the environment's health to Aboriginal people. Similarly, I have chosen to paint a kingfisher to represent hope for Australia's environment. The kingfisher encompasses Aboriginals' ancestral knowledge of how to look after Australian land.

On the egg are symbols of the waterways, the land and the communities of Australia. The kingfisher is transfixed on the egg and endeavours to share this knowledge to future generations. This knowledge is to be shared to the communities of Australia.

Australian flora is known for being resilient, diverse and surviving harsh conditions. Blooming a kaleidoscope of colours amongst dry and arid landscapes. They represent hope for the environment amongst hardship."



Kahlilla Rigby, Artist and Medibank intern

### Story of the artwork and designer – Marcus Lee

The Medibank Reconciliation Action Plan (RAP) Progress Report features an original design by Marcus Lee, creative director of Marcus Lee Design - a creative agency certified by Supply Nation. Marcus created the design at the beginning of Medibank's RAP journey in 2012 and it has become a symbol of our commitment. The three purple shapes combine to create a figure representing people and the community. The figure is intertwined within the radiating, colourful forms that express and represent health and wellbeing.

The colours were chosen to reflect energy in the image whilst also aligning with Medibank's brand values.

This report is a continuation of Medibank's long standing relationship with Marcus Lee and Marcus Lee Design.





# our vision for reconciliation

**We know that the health inequality of our nation's First Peoples affects, and is the responsibility of, all Australians.**

We all need to work towards a society where there is equality in health and wellbeing outcomes between Aboriginal and Torres Strait Islander Australians and other Australians. We believe the path to better health is through working in partnership with Aboriginal and Torres Strait Islander communities, through a whole-of-community effort, and by fostering national pride in the enduring value of our First Nations' cultures. We remain committed to this path.

## Acknowledgement of Country

Medibank acknowledges Aboriginal and Torres Strait Islander Australians as the First Australians. We acknowledge the Traditional Owners and Custodians of the lands on which Medibank works and serves our customers in locations across Australia.

We pay respect to Elders past, present and emerging and their ongoing connection to country, land and waters. At Medibank we value respect. We understand that respect for Aboriginal and Torres Strait Islander peoples' cultures is tied to our continued growth as an organisation.

## About Medibank

We're a company with health and wellbeing at our core. We began as a health insurer and have grown into a broader healthcare company, committed to delivering affordable healthcare that gives our customers more choice. We're delivering care in new ways by collaborating with hospitals, doctors and governments and driving reform to help reshape Australia's health system. We also offer travel, pet and life insurance to meet a wider range of our customers' needs. Our purpose of Better Health for Better Lives is not just words. It's our commitment to our customers and community and is a driving force for our people.

## Medibank's Stretch RAP

Reconciliation Australia's RAP framework sets out four different types of RAPs: Reflect, Innovate, Stretch, Elevate. Each type is suitable for organisations at different stages of the reconciliation journey. Our current RAP is a Stretch RAP, it is our fourth RAP overall and our second Stretch RAP.

Reflect	Innovate	Stretch	Elevate
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## Message from our CEO



Medibank CEO, David Koczkar  
photo by Arsineh Houspian AFR.

**Since our first Reconciliation Action Plan in 2012, we have been on an ongoing journey of learning so we can play a more effective role in addressing the health equity of Aboriginal and Torres Strait Islanders people and communities.**

We have built strong foundational relationships with communities and organisations and together have worked on projects designed to improve healthcare outcomes of First Nation peoples - such as our work with the Wadeye community Elders and Red Dust to co-design a cultural health camp for Aboriginal women within the community.

However, our most meaningful outcome over the past three years has been how much we have learnt through listening to Aboriginal and Torres Strait Islander people and how this knowledge is now informing our way forward, changing how we do business and how we approach our Reconciliation work. It is the wisdom and knowledge of the Aboriginal health sector and communities themselves that can guide us on their health priorities and help identify where we are best placed to support these under their leadership.

We know how important it is to build culturally safe workplaces and services if we are to address health equity and

this has become a key focus for us both internally and in our partnerships. In 2020 we launched a cultural awareness training program for our employees with a take-up rate that far exceeded our expectations. Our newly established Aboriginal Employee Network and relevant partners are helping advise us on what else we can be doing to provide a culturally safe workspace and provide meaningful career pathways for Aboriginal and Torres Strait Islander employees. We are also excited about our new partnership with the Australian Indigenous Doctors' Association, working together to support our health services teams to provide culturally safe care.

We are committed to supporting Indigenous business, partnering closely with Indigenous Defence & Infrastructure Consortium (iDiC) to build commercial relationships with Aboriginal and Torres Strait Islander businesses, and I'm pleased we've exceeded the long-term goal we set to increase our spend over the past three years.

COVID presented us all with enormous challenges last year and 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.

I am proud of what we have achieved over the past few years. We may have moved more slowly than we would have liked in some areas, but we have worked to ensure that what we have done is informed by learnings and is impactful.

We are focusing on what we need to do to bring more Indigenous employees to Medibank and how we can better help them prosper in a culturally safe and supportive environment. We're also working to expand opportunities for our team members to engage with Aboriginal and Torres Islander businesses.

We now have a real sense of momentum about the role we can play in supporting health equity and improving overall health outcomes of our First Peoples. And we know that our way forward is through the guidance and leadership of our Aboriginal and Torres Strait Islander stakeholders.

**David Koczkar**  
Chief Executive Officer

## Message from RAP Working Group Chair



**When I reflect on my time leading the RAP Working Group, what stands out is not what we've achieved but how we've achieved it.**

The RAP Working Group has united leaders from across Medibank in a single goal; Indigenous health equity. As our understanding has evolved so too has our approach, particularly over the last 18 months.

We are continually learning about the importance of our Reconciliation efforts being led by our Aboriginal and Torres Strait Islander employees and community organisations. Strong outcomes must start from a fundamental respect for the rights of Aboriginal and Torres Strait Islander people – the right to speak and be heard, and the right to determine what is best for both each individual and the broader community.

Programs which are not self-determined or collaboratively designed, will not achieve positive outcomes to their full potential.

We cannot address Indigenous health equity without first understanding the challenges and lived experiences of Aboriginal and Torres Strait Islander people and communities. We've been privileged that so many have been willing to share those experiences with us and share how we can change.

The more we listen, the more we learn and the more we learn, the more positive impact we can achieve. Together.

**Becky Hyde**

RAP Working Group Chair

Senior Executive Overseas & Corporate Portfolio

# Our RAP Journey

## 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

**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

### 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

### 2015

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

**October** – We strengthened our relationships in Wadeye, NT by supporting the local health clinic and community to implement Healthy Skin Week

**December** – We launched a summer internship program for Indigenous students in partnership with Career Trackers

### 2018

**January** – We released our fourth RAP (Stretch)

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

### 2019

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

### 2020

**June** – We achieved almost \$400,000 Aboriginal procurement spend (above target of \$48,500)

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

**December** – Our employees established the Medibank Aboriginal Employee Network



## Opportunities

# Aboriginal Employee Network

**In 2020, our employees established an Aboriginal Employee Network to promote peer support and provide opportunities for Aboriginal employees to network with each other. We have been working to increase employment opportunities for Aboriginal and Torres Strait Islander people, with a particular focus on retention.**

The group aims to create a safe space for Aboriginal and Torres Strait Islander employees. The network also aims to help grow, develop and retain Medibank's Aboriginal workforce and embrace cultural diversity across the business.

Aboriginal Engagement Lead and Network member, Jeff Gray said, "It's about kinship and family. We come together, connect and share knowledge and provide cultural support to one another."

Jeff said, "We connect and yarn about what is happening across Medibank and how we can add value through providing advice and partnering with Aboriginal business and communities to achieve beneficial community outcomes."

"Everyone in the network comes together as family and we encourage all Medibank people who identify as Aboriginal or Torres Strait Islander to join us. We'd love for the family to grow."

**Right:**  
Blush of Australia,  
2021 by Kahlilla Rigby.





## Opportunities

# Working with Indigenous business

**One of the ways we're working to help reduce the gap that exists between Indigenous and other Australians is to help improve economic independence in the Aboriginal and Torres Strait Islander communities by purchasing from Indigenous businesses.**

The project has allowed Orana Commercial Relocations to “create sustainable Aboriginal employment opportunities directly related to the project and further assisted in the development and advancement of our existing deadly team members.”

**Jason Baird, Director,  
Orana Commercial Relocations**

It's a misconception that using Indigenous businesses means having to compromise on price or quality as our project with Orana Commercial Relocations shows.

In 2019 the carpet on two levels at Medibank's Head Office had to be replaced which meant the need to remove all of the office furniture, files and IT equipment.

Orana's tender bid was extremely competitive and they prided themselves on service quality – as a result, we engaged Orana to undertake the project.

Gabriele Accadia, Group Property Portfolio Program Manager said, “Orana's work has been exemplary. They really took ownership and the team were an absolute pleasure to deal with – we look forward to working with them again.”



**Left:**  
Orana Commercial Relocations provide mentoring, training and pathways to create sustainable employment for Indigenous recruits.

## Respect

# NAIDOC Week 2020

**One of the ways we show our respect for Aboriginal and Torres Strait Islander people, cultures and communities is through recognising and celebrating key culturally significant days such as NAIDOC Week.**

Whilst we couldn't celebrate with physical attendance at events for NAIDOC Week in 2020, we held a range of online events to recognise the value and contributions of Aboriginal and Torres Strait Islander cultures and peoples.

Three separate events were held, each showcasing different aspects of Aboriginal and Torres Strait Islander cultures. An Acknowledgement of Country Masterclass taught us how to how to break away from the script and feel more confident to create and deliver an authentic and meaningful Acknowledgement of Country.

Our teams also got to take part in a Wayapa Wuurrk class, a holistic wellness practice based on the wisdom of Australia's First Peoples, with practitioner and Founder Jamie Thomas. This gentle physical practice reflects natural elements in the Australian landscape and got us all moving mindfully.

In a cooking demonstration from Mabu Mabu, we learned how to incorporate Australian native ingredients into damper and home cooking.

Reconciliation Action Working Group Events Lead, Regina Paligaru said "We had amazing participation and such great feedback. It gave different teams throughout Medibank an opportunity to engage with NAIDOC Week events and culture. Employees were able to participate no matter where they were located."

Regina said, "Another benefit was that partners and kids of our employees were able to join in - the cooking class was a particular hit. I think we'll be looking at a combination of online and in person activities for our future events."

**"Our virtual NAIDOC events enabled all our employees to participate no matter where they were located."**

**Regina Paligaru, RAP Working Group member and Enterprise Delivery Program Manager**

**Although NAIDOC week 2020 was postponed to November, Medibank took the opportunity to celebrate Aboriginal and Torres Strait Islander communities, histories and cultures in July (when NAIDOC is usually celebrated).**

During our NAIDOC July celebrations, we held a virtual discussion with The Torch project, a cultural arts program that supports Aboriginal offenders and ex-offenders in Victoria. The community-led program aims to reduce the rate of reoffending by encouraging the exploration of identity and culture through art.

Most notably, our Aboriginal employees launched the Medibank Aboriginal Employee Network. This network aims to promote peer support, professional and personal development and provides opportunities for Aboriginal employees to network with each other and provide feedback and input to the organisation on matters of interest.

## Opportunities

### iDiC

**Indigenous Defence & Infrastructure Consortium (iDiC) connects Indigenous owned and controlled businesses with major corporate and government contracts, providing more opportunities to Aboriginal and Torres Strait Islander owned business and supporting companies with Indigenous procurement.**

**“iDiC helps unlock opportunities by bringing Indigenous, non-Indigenous and corporate businesses together.”**

**Adam Goodes, CEO iDiC**

Medibank engaged iDiC on a project to manage two apps for 1800RESPECT which is delivered by Medibank Health Services on behalf of the Federal Government Department of Social Services. After a competitive sourcing process, Towcha Technology in collaboration with iDiC was awarded the opportunity.

Senior Procurement Delivery Manager, Carrie Harding said “Towcha demonstrated thoughtfulness, expertise, capability, and thought-leadership in a way that really differentiated them.”

Carrie said, “iDiC was integral to achieving this outcome. We achieved better results and greater social impact than we would have working alone.

Their expertise and advice has been invaluable to helping us achieve our Indigenous procurement targets.”

Adam Goodes, CEO said; “The Towcha Technology project has already achieved some great outcomes. This project with Medibank is a great example of what Indigenous and non-Indigenous businesses can achieve when they work together – better outcomes for all parties; business, Indigenous business and the community.”

Adam continued, “Medibank and iDiC are looking for more procurement opportunities together as our relationship continues to grow strongly.”



**Left:**  
Craig Drummond,  
former Medibank  
CEO and Adam  
Goodes, CEO iDiC.



## Opportunities

# Indigenous procurement

**We set ourselves a goal in 2017 to increase our spend with Aboriginal and Torres Strait Islander businesses by 25% over the following three years, based on our 2017 target. We're pleased that we have exceeded this longer-term goal.**

In FY20 we achieved \$399,500 in spend with Aboriginal and Torres Strait Islander businesses, well above our target of \$48,500.

David Fittler, Senior Executive Property, Procurement & Operations said "We cannot overstate how crucial our partnerships with iDiC and Supply Nation have been to our progress. We're happy with what we've been able to achieve so far, and more importantly, that Medibank's procurement is supporting Aboriginal and Torres Strait Islander businesses and helping to provide more employment and training opportunities."

David continued "We still have a long way to go, but we are passionate about sustainably growing our Aboriginal and Torres Strait Islander relationships and spend over time."

**Right:**  
The Kingfisher's  
Message, 2021  
by Kahlilla Rigby.



## Respect

# Wadeye Cultural Health Camp

**Medibank has been building a relationship with the remote Aboriginal community of Wadeye since 2012 and in 2019 we were invited to co-design a health project to support the co-design a health project to support the community's health priorities.**

The Wadeye community had identified that reviving cultural practices was crucial to supporting the long-term health and wellbeing of their community. The women leaders of Wadeye created a camp where important cultural practices could be revived and taught to the next generation in a safe environment.

Over 80 young women attended the camp over five days, from teens through to their 20s. The camp focused on cultural health, women's business, learning about bush medicines, significant cultural sites and women's health.

Madeleine Young, Head of Strategy, Health & Wellbeing attended the camp and said, "It was an absolute privilege to be on Country and to be invited to witness a number of cultural practices. Experiencing the wisdom of traditional

ways, I better appreciate how important it is to be led by Aboriginal communities about what is best for their own community."

To have the opportunity to learn about working alongside community stakeholders from an Aboriginal-led perspective and connect with the rich cultural practises and wisdom of traditional ways has been the highlight of our RAP journey in FY20.

We remain engaged with the Wadeye community and look forward to the future of the cultural health camp and other co-designed initiatives that support the community's health priorities.



**Left:** Medibank has been working with the Wadeye community since 2012.



# Governance

Action	Deliverable	Timing	Status	Progress Made
<b>1. RAP Working Group (RWG) continues to drive achievement of, track progress and report on RAP actions</b>	RAP Working Group (RWG) meet every second month to monitor and report on RAP progress	Jan, Mar, May, Jul, Sept, Nov, 2018, 2019, 2020	Achieved ●	The RAP Working Group was co-chaired by two senior leaders and over the three years we've had consistently strong representation with senior leaders from across the business. The RAP Working Group met every two months to advance Medibank's RAP deliverables and monitor progress. RAP Stream Leads additionally meet monthly to ensure ongoing progress and momentum.
	Ensure Aboriginal and Torres Strait Islander peoples are represented on the RAP Working Group	Jan 2018, 2019, 2020	Achieved ●	Three employees identifying as Aboriginal have been part of the RAP working group throughout the period. One is a Stream Lead and the others participate in monthly meetings to provide guidance and input to the group.
	Appoint and maintain a senior executive as internal RAP Champion	Jan 2018, 2019, 2020	Achieved ●	Becky Hyde, Senior Executive Overseas and Corporate Portfolio and Adam Simson, Senior Executive Health Services Business Development & Operations Excellence were appointed as RAP Working Group Co-Chairs in 2018. Prior to this, other Medibank Senior Executives led and championed our RAP.
	Establish Terms of Reference to guide the RAP Working Group	Jul 2018	Not achieved ●	Our Terms of Reference were established prior to 2018 and we are refreshing these in 2021 to better reflect our intent, based on our learnings from the past few years and input from our community stakeholders.
	Develop and distribute an expression of interest to join the RAP Working Group to Aboriginal Community Controlled Health Organisations (ACCHOs)	Jul 2018	Not achieved ●	We have regularly invited guest speakers from our partners and the Aboriginal and Torres Strait Islander communities to help progress our understanding in key focus areas. We believe that this approach has helped us gain a stronger understanding of the priorities of the Aboriginal Community Controlled Health sector, strengthened connections and helped facilitate co-design sessions with our partners.  We are working to understand whether the articulated commitment is still the right approach and are planning to engage some of our key partners and stakeholders for feedback.
	Recruit and maintain at least one Aboriginal and/or Torres Strait Islander member of the RAP Working Group	Jul 2018	Achieved ●	Three employees identifying as Aboriginal have been part of the RAP working group throughout the period. One is a Stream Lead and the others participate in monthly meetings to provide guidance and input to the group.
	Report to the Medibank Diversity & Inclusion (D&I) Council every second month on RAP progress (including learnings and challenges), quarterly updates to the Executive Leadership Team and Indigenous Health Advisory Group	Jul, Oct, Jan, Apr, Jul, Oct 2018, 2019, 2020	Achieved ●	We reported progress, learnings and challenges to the Medibank Diversity & Inclusion Council every quarter. Additionally, we provided quarterly updates to the Executive Leadership Team and Indigenous Health Advisory Group. We also report our progress to the Board twice each year.
	Business Unit RAP Action Leads' responsibilities reviewed quarterly and included as part of performance conversations	Jan, Apr Jul, Oct, 2018, 2019, 2020	Achieved ●	We embedded the responsibilities of our Business Unit RAP Action Leads into our Senior Leaders' D&I commitments and deliverables.



## Governance continued

Action	Deliverable	Timing	Status	Progress Made
<b>2. Maintain an Indigenous represented Health Advisory relationship with peak Aboriginal and Torres Strait Islander health body(ies)</b>	Establish and maintain a two-way sharing and learning relationship with peak Aboriginal and Torres Strait Islander health body(ies) to guide our RAP and Indigenous health equality work, and identify ways to support the Indigenous health sector	Dec 2018	Achieved (post deadline) ●	We entered into a partnership with the Australian Indigenous Doctors' Association which was formalised in early 2020. We were delayed in meeting the deadline due to extensive efforts building relationships throughout the Aboriginal health sector. We are committed to continuing to building relationships and partnerships across the sector in the long term.
	CEO will meet yearly with CEO of Aboriginal and Torres Strait Islander peak health bodies to set annual priorities	Sept 2018, 2019, 2020	Not achieved ●	Further to the deliverable stated above, our partnership with the Australian Indigenous Doctors' Association was formalised in early 2020. However due to COVID, an in-person meeting has not been possible, but we are planning for this to take place in 2021 as we believe meeting in person is best practice in this situation.
<b>3. Celebrate National Reconciliation Week (NRW)</b>	Host an annual event in each major office location (six) to celebrate National Reconciliation Week	May 2018, 2019, 2020	Achieved ●	In 2018 and 2019 we held events across our major office locations achieving positive engagement and feedback. Due to COVID, we delivered events virtually in 2020 which resulted in record levels of engagement, attendance and representation across all offices.
	Promote National Reconciliation Week through at least 80% of our retail network each year with posters and messaging	May 2018, 2019, 2020	Achieved ●	We promoted National Reconciliation Week through at least 80% of our retail network in 2020 using both digital and paper posters. This target was cumulative, as we steadily increased this percentage over prior years (2018-2019).
	Ensure at least one event annually is delivered in partnership with an Aboriginal and / or Torres Strait Islander community leader or group	May 2018, 2019, 2020	Achieved ●	In 2018 we held a morning tea with Aboriginal Elders at our Sydney office and hosted a panel for International Day Against Homophobia, Transphobia and Biphobia with an intersectional approach where we heard from Aboriginal athlete Casey Conway. In 2019, we undertook a roadshow of Aboriginal-led cultural awareness workshops across our major offices. In 2020, we held a virtual trivia event led by Aboriginal drag queen, Miss Ellaneous and Marzi Pane, through their business, Party Passport.
	Register all National Reconciliation Week events via Reconciliation Australia's website	May 2018, 2019, 2020	Partially achieved ●	We registered all events for National Reconciliation Week for 2018 and 2020, but not for 2019 due to an administrative oversight.
	Ensure our RAP Working Group participates in one external National Reconciliation Week event each year	May 2018, 2019, 2020	Achieved ●	Members of our RAP Working Group participated in the Victorian NAIDOC march and Aboriginal flag raising event (2018) and National Reconciliation Week corporate peer events (2019-2020).
	Promote and encourage employees to participate in external National Reconciliation Week events via internal communication channels including social media and intranet	Apr 2018, 2019, 2020	Achieved ●	We promoted and encouraged employees to participate in National Reconciliation Week events through multiple channels including our intranet and internal social media. This was supported by CEO and senior leader communications yearly.

## Governance continued

Action	Deliverable	Timing	Status	Progress Made
<b>4. Maintain and leverage mutually beneficial relationships with Aboriginal and Torres Strait Islander peoples, communities and organisations to support positive outcomes</b>	Identify and engage with our relevant Aboriginal and Torres Strait Islander stakeholders	Dec 2018	Achieved ●	We have identified and engaged relevant Aboriginal and Torres Strait Islander stakeholders including health organisations and Traditional Owners Groups. To extend on this, Medibank's RAP group is now formalising broader stakeholder mapping to further improve stakeholder engagement in 2021 and beyond.
	Connect with local Aboriginal and Torres Strait Islander communities at each office location (six) to build mutual understanding and guide our reconciliation work	Dec 2018	Partially achieved ●	We achieved this goal at major offices in Melbourne, Brisbane and Sydney, but only informally at others. Connections are being established at other offices but relationship-building efforts have been impacted by COVID. Our RAP group partnerships stream is now working to address any gaps in 2021 in line with the above.
	Together with Aboriginal and / or Torres Strait Islander stakeholders, develop and implement a set of guiding principles and a plan for engagement with Aboriginal and Torres Strait Islander peoples and organisations	Dec 2018	In progress (post deadline) ●	The RAP Working Group is working to deliver the guiding principles in 2021. Our work and learnings over the past three years has led us to first focus on ensuring a foundation of cultural safety and co-design.
	Establish at least five formal partnerships to build capacity in Aboriginal and Torres Strait Islander organisations and communities and share two-way learnings	Dec 2018	Achieved (post deadline) ●	We have established partnerships and two-way learnings with: Indigenous Defence & Infrastructure Consortium (iDiC), Supply Nation, Career Trackers, Thamarrurr Youth Indigenous Corporation and the Australian Indigenous Doctors' Association.
<b>5. Partner with health-focused Aboriginal and Torres Strait Islander organisations and communities to support and address community-identified health priorities</b>	Establish a co-created health project in partnership with an Aboriginal and/ or Torres Strait Islander community or organisation to address community-identified health priorities	Jun 2018	Achieved ●	We co-designed a cultural health camp with the Wadeye community which ran for the first time in November 2019. We had planned another engagement for 2020 but this was prevented due to COVID restrictions.
	Identify and maintain relationships with Aboriginal Community Controlled Health Organisations (ACCHOs) to support positive community health outcomes e.g. secondments, private health related support.	Jun 2018	Achieved (post deadline) ●	We are working in partnership with the Australian Indigenous Doctors' Association on a cultural safety in health program, delivering two-way secondments and private health related support.

## Governance continued

Action	Deliverable	Timing	Status	Progress Made
6. Raise internal and external awareness of our RAP and health equality agenda to promote reconciliation and engagement across our business and the sector	Promote the Indigenous health equality agenda and Close the Gap Day annually to our employees and at least 80% of our national retail store network (84 stores)	Mar 2018, 2019, 2020	Achieved ●	Since 2018, engagement with our Close the Gap campaign has steadily increased and in 2020, we achieved our objective of reaching over 80% of our retail network.
	Showcase at least two stories per year profiling success stories from the community-led health sector and Aboriginal and Torres Strait Islander health knowledge through our customer communication channels including the online member communications platform	Jun 2018, 2019, 2020	Achieved ●	We promoted six stories throughout the reporting period including: Adam Goodes and Indigenous Defence and Infrastructure Consortium; Promoting the Adam Goodes documentary The Australian Dream; Close the Gap Day 2020; National Reconciliation Week and Spark Health's Run Rona; Reconciliation Action Plan story on Medibank careers site.
	Implement and review a strategy to communicate our RAP to internal and external stakeholders and promote reconciliation through ongoing active engagement	Mar 2018, 2019	Achieved ●	We implemented our RAP Communications and Engagement strategy with a focus on internal and external stakeholders. The strategy has resulted in increased engagement, increased awareness, improved event attendance and more communications opportunities being created to promote reconciliation and cultural awareness with our customers and our employees.



### Left:

In 2020, our people participated in the virtual event, Run Rona to support Spark Health.



## Governance continued

Action	Deliverable	Timing	Status	Progress Made
<b>6. Raise internal and external awareness of our RAP and health equality agenda to promote reconciliation and engagement across our business and the sector (continued)</b>	Engage our senior leaders in the delivery of RAP outcomes	Mar 2018, 2019	Achieved ●	Senior Executives were appointed in the RAP Working Group as Co-Chairs and Stream Leads (leading specific areas of work aligned to their roles and interest). We undertook cultural awareness training and subsequent RAP deep-dives at our Senior Leader forums (attended by all senior leaders).  We embedded Indigenous employment targets into public diversity and inclusion measurable objectives with accountability at Board level. Additionally, our Executive Leadership Team undertook a deep dive into RAP challenges and key priorities, while Board members completed online cultural awareness training and participated in a cultural awareness evening with an Indigenous cultural advisor.
	Develop a toolkit to engage our retail staff in reconciliation initiatives	Jun 2019	Achieved ●	We developed a support pack for retail locations to mark Close The Gap day in 2019 and ways to support /get involved with Medibank RAP priorities, which was accompanied by Senior Executive messaging encouraging participation.
	Encourage three corporate stakeholders to develop a RAP each year	Dec 2018, 2019, 2020	Achieved ●	We have engaged four corporate partners to support the development or progress of their own Reconciliation Action Plans. Additionally, we supported another corporate client to research and develop an Indigenous employee wellbeing program which is currently in progress.
<b>7. Leadership in the Indigenous health equality agenda through reconciliation</b>	Continue to lead the Health RAP Industry Network Group (RING) who will meet at least four times yearly to share learnings and collaborate to increase momentum towards Closing the Gap	Feb, Jun, Sep, Dec 2018, 2019, 2020	Partially achieved ●	The Health RAP Industry Network Group (RING) was active in 2017-2018 meeting four times a year – during which time, we led the group. The group has been inactive from 2019. We are now working with Health RING members to reinvigorate the group and re-establish the industry collaboration.
	Identify at least two organisations within our provider networks or supply chain to support in their RAP journeys through sharing learnings, discussing relevant health priorities including racism and its impact on health, and cultural awareness in a health setting	Dec 2019	Achieved ●	David Fittler, Senior Executive Procurement and Property, hosted an event with Supply Nation to upskill procurement professionals from Medibank and surrounding Docklands-based businesses in Indigenous procurement.  In December 2020, our corporate team hosted a thought leadership discussion for Medibank's corporate clients with Adam Goodes and our RAP Working Group Chair Becky Hyde discussing the value of addressing racism through inclusion in workplaces and its impact on health and wellbeing, and Indigenous procurement benefits.  In 2021, we are planning a Health RING virtual event with Aboriginal community partners as well as supporting another corporate partner in progressing their reconciliation efforts focusing on Indigenous employment and increasing cultural safety.
	Identify and include Aboriginal and Torres Strait Islander charities and include them in our workplace giving and volunteering campaigns	Mar 2018	Achieved (post deadline) ●	We have now identified and included Aboriginal and Torres Strait Islander charities in our new Workplace Giving platform and promoted the charities via internal communications. Our delivery of this objective was delayed when we changed our Workplace Giving and Employee Volunteering platform. However, the new approach is more integrated and accessible and is now available to all employees.



# Respect

Action	Deliverable	Timing	Status	Progress Made
<b>8. Increase knowledge and understanding of Aboriginal and Torres Strait Islander cultures, histories and achievements</b>	Develop, deliver and review a strategy to build cultural awareness and address the learning needs of all staff through online, face-to-face and immersive experiences, incorporating learning requirements specific to health service delivery wherever relevant	Jan 2018, Jun 2019	Achieved ●	We developed and implemented a strategy to meet the cultural awareness and learning needs of all employees. As at May 2021, 64% of our employees had completed the Cultural Awareness course. The training included learning experiences online, face-to-face and immersive experiences and included bespoke content related to Medibank's health operations. Our bespoke health content included Indigenous perspectives on health and wellbeing, structural racism in healthcare and the Indigenous health gap.
	All senior leaders will participate in at least one cultural awareness and learning activity	Dec 2018	Achieved ●	All senior leaders have participated in at least one cultural awareness learning activity such as the Executive Leadership team deep dive into RAP challenges and key priorities and cultural awareness workshops.  Board members attended a dinner discussion with an Indigenous cultural advisor and have completed our online cultural awareness training module.
	5% (155) of employees to complete a face-to-face cultural learning activity and 25% (775) online (total 30% of employees)	Jun 2019	Partially achieved ●	We met our target of 5% employees completing face-to-face cultural learning activities. However, the target of 25% of employees to complete online training was achieved post deadline.  Rather than trying to meet the objective quickly, we spent more time to ensure a quality program and approach which has resulted in very strong outcomes, and ultimately, the achievement of the longer-term online training objective (50%). See notes for deliverable below.
	10% (310) of employees to complete a face-to-face cultural learning activity and 50% (1550) online (total 60% of employees)	Dec 2020	Achieved ●	410 people completed a face to face training workshop (10.5% based on 3,900 employees). We launched online training in the first week of Oct 2020 – achieving a participation rate in online training of 52% within three months (based on 3,900 employees) by Dec 17, 2020. Extensive positive employee feedback has highlighted learnings in a range of areas and improved understanding of Aboriginal and Torres Strait Islander cultures, beliefs and practices. We are now striving for a stretch target in 2021 and further developing our training to include more advanced topics including those related to cultural safety in the workplace and health services.
	At least 30 employees undertake cultural immersion learning activities	Jun 2020	Achieved (post deadline) ●	33 employees participated in cultural immersion activities. Three key cultural immersion activities took place during the reporting period. In 2019, 16 senior leaders participated in the Elevate leadership program in Wadeye. In 2020, five team members visited with Wadeye stakeholders to plan the cultural health camp and later in the year, five employees participated in the cultural health camp as volunteers. Additionally, in March 2021, seven team members spent two days in Bright, VIC with Thamarrurr Youth Indigenous Corporation (TYIC) to learn more about TYIC and commence building the relationship.  We remain committed to our relationship with the Wadeye community and will continue developing the cultural health camp which we hope to run in 2022 to ensure COVID safety of the Wadeye community.

## Respect continued

Action	Deliverable	Timing	Status	Progress Made
<b>9. Demonstrate and foster respect of Aboriginal and Torres Strait Islander peoples and communities by further embedding cultural protocols into the way we operate</b>	Communicate a cultural protocol document internally - through the employee intranet and distribution at events - for Welcome to Country and Acknowledgement of Traditional Owners, and cultural protocols relevant to state and/or territory and specific local communities	Apr 2018	Achieved ●	While we communicated the cultural protocol document early in the reporting period, the RAP Working Group is now undertaking a review of the cultural protocol documents to incorporate learnings and continually improve.
	Invite a local Traditional Owner to share a Welcome to Country at the beginning of at least one important event at each major office (six) location annually such as the senior leader forum or employee awards ceremony	Jun 2018, 2019, 2020	Partially achieved ●	We reduced our major office locations over the period to five; Perth, Wollongong, Sydney, Melbourne and Brisbane. Events took place in Sydney, Melbourne and Brisbane but did not proceed in Perth and Wollongong due to projected low attendance at these locations.  In 2020 we were unable to run events in-person due to COVID restrictions, so these were replaced with virtually hosted events.
	Encourage and train employees to include an Acknowledgement of Country at the commencement of significant internal meetings and external events	Dec 2018	Achieved ●	Acknowledgement of Country and Welcome to Country information is available to all employees via the intranet. It provides guidance to when an Acknowledgement of Country should be observed and when an official Welcome to Country should be arranged. It also details the differences between a detailed Acknowledgment of Country and a general Acknowledgement. To further support this action, during NAIDOC Week in 2020, we hosted a 'How to do an Acknowledgement of Country without fear' session hosted by an Aboriginal facilitator. This event attracted 120 participants and achieved strong engagement and feedback.
	Maintain and review an up-to-date protocol and list of key contacts for organising Welcome to Country covering our national network	Dec 2018, 2019, 2020	In progress (post deadline) ●	This objective is currently in progress as key contacts change frequently. Our RAP Working Group is currently reviewing and updating the protocol and list of key contacts.
	Continue to display an Acknowledgement of Traditional Owners plaque in our office buildings and throughout our national retail network	Jun 2020	Achieved ●	We acknowledge the Traditional Owners of each location via a plaque at each of our offices and retail stores.
	Incorporate Acknowledgement of Country into Medibank email signature options	Jun 2018	Achieved ●	We provide an option for employee email signatures to include an acknowledgement of Traditional Owners and Aboriginal and Torres Strait Islander people as our First Australians. The signature also details Medibank's commitment to reconciliation and support for self-determination and displays both the Aboriginal and Torres Strait Islander flags.



## Respect continued

Action	Deliverable	Timing	Status	Progress Made
<b>10. Celebrate NAIDOC Week and provide opportunities for Aboriginal and Torres Strait Islander employees to engage with culture and community during NAIDOC Week</b>	Promote NAIDOC Week to all employees including information on Aboriginal and Torres Strait Islander histories, cultures and achievements and encourage all staff to participate in local NAIDOC Week event	Jun 2018, 2019, 2020	Achieved ●	We promoted NAIDOC week to all employees via intranet articles, internal communications channels and through our network of RAP champions.  We also promoted NAIDOC Week in invitations to internal events such as the trivia, cooking and Acknowledgement of Country events held during NAIDOC week 2020.
	Communicate opportunities and leave allowances for all Aboriginal and Torres Strait Islander staff to participate in local NAIDOC Week events	Jun 2018, 2019, 2020	Achieved ●	We have embedded opportunities and leave allowances for all Aboriginal and Torres Strait Islander employees into our Enterprise Bargaining Agreement. Furthermore, we have communicated opportunities and leave allowances to employees in many messages and channels including; alongside NAIDOC week communications, Senior Leader messages and intranet articles.
	Hold two internal or public NAIDOC Week event in partnership with Aboriginal and Torres Strait Islander peoples, communities or organisations annually	Jul 2018, 2019, 2020	Achieved ●	In 2018 we hosted two events; a Gurrumul film screening and Welcome to Country events in Sydney and Brisbane, with a local event-hosting kit provided to offices. In 2019 we hosted a cultural awareness training workshop roadshow. We ran four events in 2020 - The Torch Project, How to do an Acknowledgement workshop, Mabu Mabu cooking workshop and a Wayapa Wurrk class.



**Left:**  
Blush of Australia,  
2021 by Kahlilla Rigby.



## Opportunities

Action	Deliverable	Timing	Status	Progress Made
<b>11. Increase Aboriginal and Torres Strait Islander recruitment, retention and career progression</b>	Review, update and implement our Aboriginal and Torres Strait Islander employment strategy encompassing retention and professional development in consultation with Aboriginal and Torres Strait Islander employees and other stakeholders	Mar 2018, 2019	Achieved (post deadline) ●	We completed our strategy in March 2019 and our Aboriginal Employment Lead is currently reviewing and refreshing our approach for 2021.
	Increase Aboriginal and Torres Strait Islander employees to at least 32 people (1%)	Jun 2020	Achieved (post deadline) ●	We have increased representation from four Aboriginal and Torres Strait Islander employees to 33 people, equating to 1% of Medibank employees and 1 employee more than the 32 employee target. This represents an increase of 16 people on FY20.  We remain committed to prioritising Indigenous employment and continuing to build a culturally safe workplace and support career development at Medibank.
	Establish a networking group for employees who identify as Aboriginal and Torres Strait Islander to share experiences and provide feedback on the employment and retention strategy	Jun 2018	Achieved ●	Our Aboriginal employee-led steering committee has established the networking group. The first meeting took place in December 2020 and group objectives and terms of reference have been established.
	Maintain a formal relationship with at least one organisation that supports education of Aboriginal and Torres Strait Islander students	Jul 2018, 2019, 2020	Achieved ●	We celebrated four years of working together with Career Trackers and welcoming new interns to Medibank.
	Include a statement and RAP information on Medibank's careers website and advertise positions via community networks to encourage Aboriginal and Torres Strait Islander applicants	Mar 2018	Achieved ●	We have included Reconciliation Action Plan statements and our RAP on Medibank's career website to support information gathering and demonstrate our commitment to potential Aboriginal and Torres Strait Islander applicants.

## Opportunities continued

Action	Deliverable	Timing	Status	Progress Made
<b>12. Embed supplier diversity principles in organisation-wide procurement policies and procedures</b>	Maintain Supply Nation membership	Jan 2018, 2019, 2020	Achieved ●	We continued our ongoing membership with Supply Nation which has supported our Indigenous procurement targets and objectives.
	Design and implement an Aboriginal and Torres Strait Islander procurement strategy (reviewed and updated annually)	Mar 2018	Achieved ●	We developed an Aboriginal and Torres Strait Islander procurement strategy and we regularly review our progress towards targets, key deliverable areas and update accordingly.
	Increase target spend with Aboriginal and Torres Strait Islander businesses by 25% annually over three years on 2017 target of \$25k (\$31.5k, \$38.8k, \$48.5k approx.)	Jun 2018, 2019, 2020	Achieved ●	We achieved well above the target of \$48,500 with a total of \$399,500 in Indigenous procurement in FY20.
	Train all relevant employees in contracting Aboriginal and Torres Strait Islander businesses through Supply Nation	Dec 2018	Achieved ●	We have exceeded our target through additional actions including co-hosting a learning seminar with Supply Nation to encourage other corporates in the vicinity of Medibank Head Office to increase knowledge of engaging Aboriginal and Torres Strait Islander businesses and holding an iDiC event for all employees with Adam Goodes and former CEO, Craig Drummond.
	Provide procurement mentoring to at least one Aboriginal and/or Torres Strait Islander business annually	Jun 2018, 2019, 2020	Not achieved ●	To date, we have not been successful in identifying an Aboriginal and/or Torres Strait Islander business with a requirement for procurement mentoring.  However, our Procurement team has identified Supply Nation's Jumpstart program as the ideal platform to help us achieve this action, while also providing an opportunity for our people to engage with Indigenous businesses in a professional volunteering capacity. The program will be piloted in 2021 and implemented as part of our new giving / volunteering platform beyond this.
	Establish and maintain at least two commercial relationships with Aboriginal and/or Torres Strait Islander businesses	Dec 2018	Achieved ●	We established four commercial relationships with Aboriginal and / or Torres Strait Islander businesses: iDiC, Orana, Towntcha Technology and Dreamtime Art.



## Opportunities continued

Action	Deliverable	Timing	Status	Progress Made
<b>13. Provide study scholarships / educational opportunities for Aboriginal and Torres Strait Islander students and professionals in the health sector</b>	Recruit at least two Aboriginal and Torres Strait Islander interns per year	Dec 2018, 2019, 2020	Achieved ●	We hosted four interns in 2018, four interns in 2019 and three interns in 2020 (all 2020 interns returned to continue their internship from previous years).
	Provide at least two two-way learning opportunities for ACCHO sector health professionals and Medibank Health Services teams to connect and share learnings through secondments or site visits	Dec 2019	Not achieved ●	We planned to deliver this commitment through our relationship with the Australian Indigenous Doctors' Association in 2021. However, we jointly agreed with AIDA that it was not best practice to conduct this virtually due to remote working during COVID restrictions. As such, we plan to undertake this in person when safe to do so.



### Above and right:

We engaged Orana Commercial relocations for an office refurbishment.

### Above:

Medibank has welcomed Career Trackers interns since 2018.

# Progress and reporting

Action	Deliverable	Timing	Status	Progress Made
<b>14. Report RAP achievements, challenges and learnings to internal and external stakeholders</b>	Upload a biannual RAP progress update on Medibank website and internal company communication platform	Jun, Dec 2018, 2019, 2020	Achieved ●	We have reported our progress and updates on our RAP on the Medibank Newsroom.
	Provide a biannual progress report to key stakeholders including employees, executive team, Board members and Advisory Council	Jun, Dec 2018, 2019, 2020	Achieved ●	We have provided biannual progress reports to key stakeholders.
	Issue the public progress report every 18 months on the Medibank website	Dec 2018	Not achieved ●	We did not issue a standalone report on our website, but we included an overview of our progress and challenges in our Annual Review which contains a dedicated section focused on our Reconciliation Action Plan.
<b>15. Report RAP achievements, challenges and learnings to Reconciliation Australia</b>	RAP Working Group to collect and submit data for the RAP Impact Measurement Questionnaire annually	Jul 2018, 2019, 2020	Achieved ●	We have participated in Reconciliation Australia's RAP Impact Measurement Questionnaire each year.
	RAP Working Group to seek internal approval to submit the RAP Impact Measurement questionnaire to Reconciliation Australia	Aug 2018, 2019, 2020	Achieved ●	We have participated in Reconciliation Australia's RAP Impact Measurement Questionnaire each year.
	Participate in the biennial RAP Barometer	May 2018, 2020	Achieved ●	We have participated participated in Reconciliation Australia's biennial RAP Barometer in 2018 and 2020.
	Measure the impact of priority RAP activities as part of the Medibank annual London Benchmarking Group social impact measurement report	Sept 2018, 2019, 2020	Achieved ●	We measure and verify our priority RAP activities using the London Benchmarking Group* framework. This includes our Aboriginal and Torres Strait Islander focused programs such as our work with Wadeye, Red Dust and our partnership with the Australian Indigenous Doctors' Association. We report on the percentage of overall community investment allocated to Indigenous Community Investment each year in our Annual Report and Sustainability Report.
<b>16. Review, refresh and update RAP based on learnings, challenges and achievements</b>	Liaise with Reconciliation Australia to develop a new RAP based on learnings, challenges and achievements.	Oct 2019	In progress (post deadline) ●	The deadline to develop our next RAP was prior to completing our existing RAP. We had not realised all the learning and engagement opportunities noting that some of our planned activities were impacted due to COVID.
	Send draft RAP to Reconciliation Australia for feedback	Jan 2020	In progress (post deadline) ●	In recognition of the impact of COVID on our ability to appropriately deliver on our commitments, Reconciliation Australia has granted us an extension from December 2020 to June 2021. Once we have finalised the commitments of this RAP and undertaken further stakeholder engagement to ensure learnings are embedded, we will then commence the collaborative development of our next RAP.

\*In 2021 London Benchmarking Group has been renamed as Business for Societal Impact

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We are proud to have partnered with an Aboriginal owned business, certified by Supply Nation - Marcus Lee Design - to design this document.

