

Medibank Accessibility and Inclusion Plan

2025 - 2028

medibank



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Acknowledgement of Country

Medibank acknowledges Aboriginal and Torres Strait Islander peoples as the First Peoples of this nation and the Traditional Custodians of the lands and waters on which we live and work.

We pay our respects to Elders past and present, and we recognise the strength, resilience, and cultural wisdom of Aboriginal and Torres Strait Islander communities today.

We honour their enduring connections to land, waters, culture, and community, and we commit to ensuring that our work in accessibility and inclusion reflects these responsibilities. In advancing accessibility, we strive to create environments that are culturally safe, respectful, and open to all.

Message from our CEO



I'm proud to share Medibank's Accessibility & Inclusion Plan (AIP) 2025–2028. This is more than a plan. It's a commitment to creating a more inclusive community, health system and a workplace where everyone can thrive.

At Medibank, our purpose is Better Health for Better Lives, and our 2030 Vision is to deliver the best health and wellbeing for Australia. For our customers, that means more people actively engaging in their health with us. For our people, it means working at the healthiest workplace in Australia. For our community, it means helping to build a more accessible and inclusive health system that supports better outcomes for all Australians.

We believe that accessibility and inclusion are central to achieving our vision.

One in five Australians lives with disability – that is 5.5 million people, including our customers, employees and communities. To deliver better health outcomes, we must reflect the diversity of those we serve.

Since launching our first plan, we have taken important steps: embedding universal design in our spaces, becoming a Disability Confident Recruiter, and learning from lived experience.

We are proud of the progress we have made but we know there is more to do.

This next plan accelerates that progress and makes accessibility and inclusion part of who we are.

The plan focuses on three pillars: Employees, Customers and Community. It sets clear priorities and practical actions to create physical, digital and cultural environments where everyone can contribute their best without barriers.

It shapes our customer experience and unlocks creativity, belonging and growth. It also ensures our people feel safe to bring their whole selves to work, improving health and wellbeing while driving engagement and performance.

Thank you to everyone who has shaped this journey: our employees, networks, partners and advocates.

Together, we can build a future where accessibility is not an afterthought but the expected standard. A future where every person, regardless of ability, has the opportunity to thrive and share in better health outcomes.

David Koczkar
Chief Executive Officer, Medibank

Reflecting on our progress, committing to action

Accessibility and inclusion are not static goals. They move with the people and communities we serve.

Our journey began in 2018 with a clear ambition: to make accessibility and inclusion part of our DNA.

Our first plan (2018–2021) laid the foundations by setting priorities and removing barriers.

Our second plan (2022–2024) moved from awareness to embedding change, strengthening structures and amplifying employee voices.

We believe accessibility and inclusion is not a one-off achievement. It is an ongoing commitment that evolves with our customers, our people and our communities. Real change comes through listening, learning and taking action.

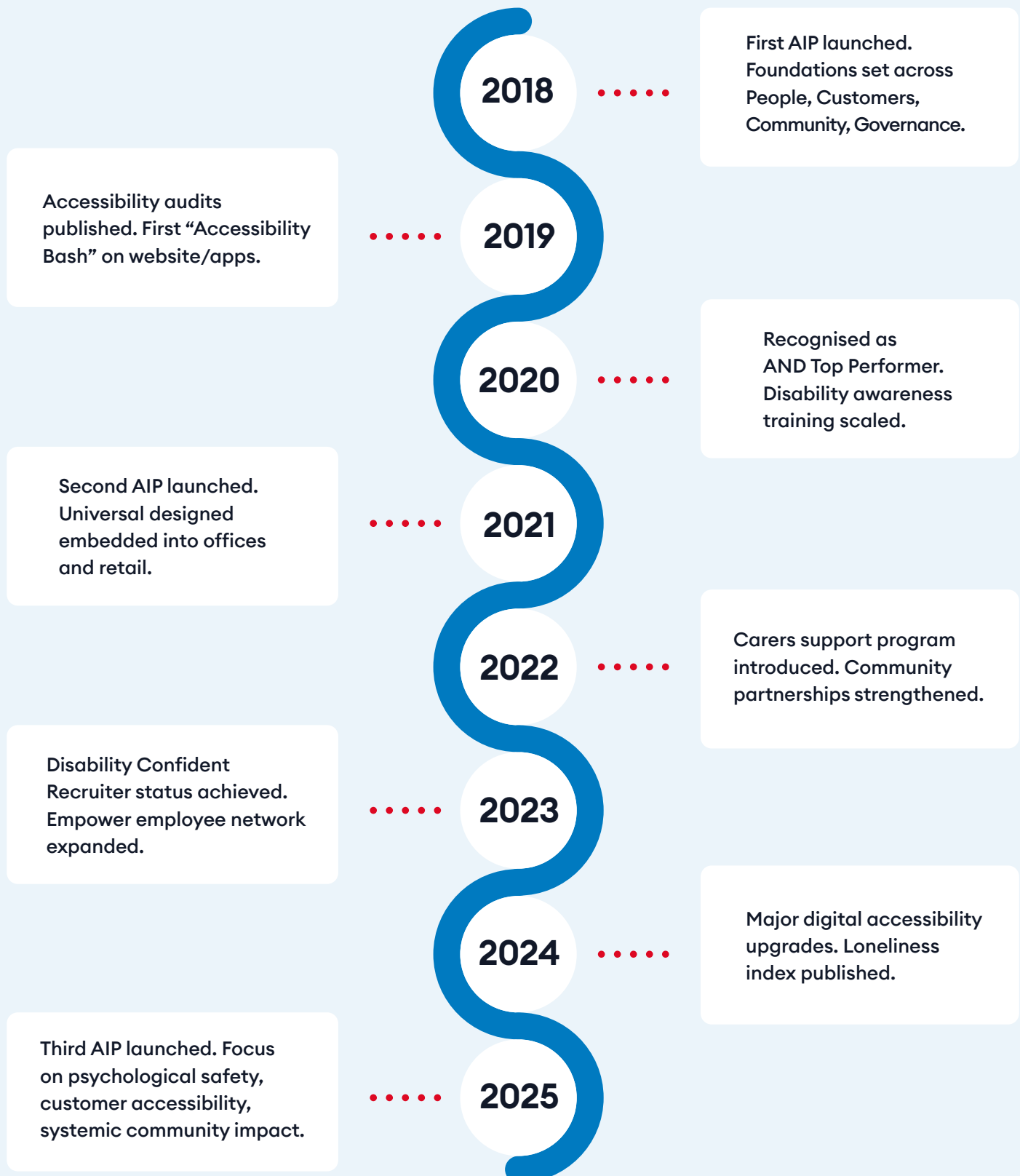
Our third plan builds on these foundations and accelerates progress. It focuses on actions that will drive systemic impact for our customers, our people and our community.

The image overleaf illustrates our accessibility and inclusion journey, highlighting the key achievements from each plan



Above: Medibank's workplace health app.

Our accessibility and inclusion journey (2018 - 2025)



Inclusion makes a difference

Accessibility and inclusion are not just words on a page. They are actions that give people choice, access and control in every moment.

For individuals, inclusion means confidence, dignity and opportunity. It enables customers to access information in ways that work for them, a candidate choosing to apply for a role or an employee knowing they'll be supported after a life-changing diagnosis.

For Medibank, inclusion drives stronger engagement, better customer experiences and innovation that reflects the real world. It creates a workplace where people feel safe to bring their whole selves to work, improving health and wellbeing while lifting performance.

Embedding accessibility into our everyday work does more than eliminating barriers. It creates trust, supports wellbeing, and fuels creativity. Decisions shaped by lived experience are stronger decisions, because they better reflect the communities we serve.

Narelle Glanfield
Customer Trust Adviser – Data Ethics and AI



“As someone living with disability, the accessible workplace practices at Medibank have made a real difference in how I show up and succeed at work. Flexible hours, inclusive technology, and supportive leaders mean I can perform my role without compromising my health. Accessibility isn't just something we talk about, it's part of how we work. I feel respected, my needs are understood, and I'm given the space and support to do my best, which is such a positive change.”

Our plan is shaped by lived experience

We continue to engage employees with lived experience of disability, whose insights remain central to how we learn, improve and make decisions. We've partnered closely with the people who understand accessibility best, and this plan reflects their priorities. It calls us to lead through culture as well as policy.

To develop our plan we:

- Listened and learned from our employees through focus groups, one on one conversations, feedback sessions and our annual engagement survey.
- Collaborated with our Diversity & Inclusion Council including our executive sponsors.
- Partnered with external partners including Get Skilled Access (GSA).

Through this work, they told us that the barriers are real, the opportunities are powerful, and action cannot wait. Inclusion is part of everyday practice and it grows through the small decisions, conversations and actions that shape how we work together.

We'd like to thank our people and our external partners who contributed to and shaped this plan. We are committed to continuing to listen, learn and act as we implement our plan and measure our progress.



“Medibank is on a journey of disability inclusion, and I feel incredibly fortunate to contribute to be part of that.

Flexibility here isn't a special accommodation – it's embedded in how we work. For me, as a disabled person, that means I can manage my energy and pain levels without compromising my career, my family or my health and wellbeing.

Inclusion, to me, is something you feel. At Medibank, I feel seen, respected, and valued –not just for my skills, but for my lived experience. I've worked in places where disability was misunderstood or ignored. Here, I'm part of a team that's disability confident, where leaders are open to learning and listening, and where our Disability Employee Network has a direct line to decision-makers.

We're not perfect, and inclusion looks different across roles. But what matters is that Medibank is listening, evolving and striving to create a workplace where everyone can thrive.”

Shelley Mattheson
Diversity & Inclusion Advisor

Our plan to create better health through inclusion

Turning commitment into action for customers, employees and communities.

The plan outlines the priorities and commitments that will accelerate our progress and focuses on actions that will drive systemic impact.

Our customers

Our customers and patients are at the heart of every decision we make. We are embedding inclusion into every product, service and experience so everyone can access care in the way that works best for them.

Accessibility goes beyond technology. It is shaped through human connection through listening, empathy and the flexibility to meet people where they are.



Key focus areas



Products and services designed with everyone in mind

Customers can access and use what they need without barriers.



Digital platforms that are truly accessible

Online experiences meet diverse needs from the outset.



Suppliers who reflect our standards

Partners and vendors deliver accessibility as part of our customer offering.



Inclusive health and telehealth services

Patients experience care that is responsive to their circumstances.



Customer voice driving change

Feedback from customers with disability shapes how we improve.



Confident frontline teams

Employees serving customers feel prepared and capable to meet diverse needs.



Accessible communication options

Every customer can connect with us in the way that works for them.



Visibility of support

Customers know what accessibility support is available and how to use it.

How we will make it happen

By partnering with customers, advocates and accessibility experts to co-design products and services that meet diverse needs from the outset.

By embedding accessibility considerations into digital design and improvement, guided by recognised accessibility standards and lived-experience testing.

By setting clear accessibility expectations for partners and suppliers, so accessibility is delivered as part of our customer offering.

By designing care experiences that are responsive to different circumstances, access needs and ways of engaging with health services.

By listening to and learning from customers with disability and carers through feedback, testing and advisory input to inform ongoing improvement.

By equipping customer-facing teams with the tools, guidance and confidence to deliver inclusive service across every interaction.

By offering clear, accessible ways for customers to connect with us across channels, in formats that work for them.

By clearly communicating what accessibility support is available and how customers can access it when they need it.



“At Medibank, accessibility is about ensuring that every person, wherever they live and whatever they are going through, can get the support they need.

Recently, two moments brought this to life. One member recovering from surgery lived in a rural community where in-home rehabilitation is hard to reach. Rather than closing the conversation, our team worked together to connect her with the right support close to home so she could recover safely and comfortably. In another case, a long-term member sounded exhausted on the phone. She had spent two years caring for her daughter after a serious accident and had not had the time or energy to manage her own health needs.

By taking a moment to listen and understand, we helped resolve her long-overdue claims and, more importantly, gave her some breathing space when she needed it most.

These moments remind us that accessibility is about connection, empathy, and meeting each person where they are. When we lead with care, we make a real difference, one conversation at a time.”

Kandice Byrnes
Performance & Capability
Manager – ahm.



Above: Universal design of our stores.



Above: Flying Fox Hangouts.

Our people

Creating an accessible and inclusive workplace where everyone feels valued, respected and empowered to contribute their best work is central to how we operate. Accessibility is more than adjustments or processes. It means building a culture where inclusion is part of everyday work and where people feel connected and supported.

From recruitment to leadership development, accessibility is woven into every stage of the employee experience so people not only succeed but genuinely belong. We also recognise that psychological safety and mental health are just as important as physical safety. Our commitment is to foster a workplace where employees feel comfortable raising concerns, accessing support and thriving both mentally and physically.



Above: Wear it Purple Day.



Above: Medibank employees celebrating Diwali.



Above: The Reinventors event.

Key focus areas



Fair and accessible career pathways

Every candidate can apply, interview and grow their career without barriers.



Workplace adjustments that empower

Employees get timely and confident support so they can do their best work.



Leaders who champion inclusion

People leaders model accessibility and create safe, supportive teams.



Culture of peer support and belonging

Employees feel connected, valued and respected for who they are.



Workplaces designed for all

Our digital and physical spaces are inclusive by default, not exception.



Accessible tools and procurement

The systems and suppliers we choose enable rather than exclude.



Clear and inclusive communication

Employees receive information in formats that meet their needs.



Safe and healthy work environments

Psychological and physical safety are embedded in how we work every day.

How we will make it happen

By applying inclusive design principles across hiring, onboarding and development, and regularly reviewing these experiences through an accessibility lens to identify and remove barriers.

By normalising conversations about adjustments, improving confidence and consistency in how support is provided, and learning from employee feedback to continuously improve the experience.

By building leader capability in accessibility, psychological safety and inclusive leadership, and reinforcing expectations through everyday leadership practices.

By partnering with employee networks and people with lived experience to co-design solutions, test ideas and inform ongoing improvement.

By considering accessibility early when designing or changing physical and digital workplaces, and progressively lifting standards over time.

By embedding accessibility considerations into decision-making when selecting systems, tools and suppliers.

By applying accessible and inclusive communication principles so information is easier to understand, navigate and use.

By integrating psychological and physical safety into ways of working, leadership behaviours and workplace design.

Our community

Improving accessibility and inclusion across the community is part of our commitment. We are strengthening partnerships and investing in initiatives that create lasting change. Together with community organisations, disability-led businesses and advocacy groups, we are amplifying impact.

Working alongside community-led organisations such as Flying Fox does more than deliver programs. It creates connection, reduces barriers and brings people together in ways that improve health and wellbeing for all.



Above: Parkrun event.

Key focus areas



Collaborate with community and organisations

Share learnings, influence change, and remove barriers beyond Medibank through joint initiatives and advocacy.



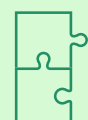
Inclusive supply chains

Procurement that supports disability-led businesses and grows social impact.



Sharing knowledge and leading by example

Model best practice to influence accessibility across industry.



Programs that reduce barriers and build belonging

Community initiatives that strengthen inclusion and wellbeing.

How we will make it happen

By partnering with disability-led and community organisations to share insights, learn together and work on initiatives that remove barriers beyond Medibank.

By supporting inclusive procurement practices that increase opportunities for disability-led and social enterprise businesses and contribute to positive community impact.

By openly sharing our learnings, progress and challenges, and contributing to industry collaboration and advocacy through forums such as the Australian Disability Network and Champions of Change Coalition.

By supporting and investing in community programs, sponsorships and initiatives that strengthen inclusion, connection and wellbeing.



“Our 2024 Medibank Loneliness Population Index Report reveals that people with disability are at significantly higher risk of experiencing loneliness. Our partnership with Flying Fox is helping to change that.

As the Impact Partner of Flying Fox’s Hangouts program, we’re supporting the expansion of inclusive social connection experiences, bringing young people with disability and without disability together through weekly, accessible hangouts. These gatherings foster meaningful relationships and a sense of belonging.

Together, we aim to create over 15,000 meaningful social connections over the next three years, helping to reduce loneliness and build stronger, more inclusive communities.”

One example is our partnership with Flying Fox, which is helping to tackle loneliness – an issue our 2024 Medibank Loneliness Population Index Report revealed is significantly more likely to affect people with disability:

Jess Salter,
Social Impact Lead:



Above: Flying Fox event.

Staying accountable

We will share our progress openly and ensure lived experience continues to guide how we learn, improve and make decisions.

We are committed to being transparent about what is working and where more focus is needed, so we can continue growing together and improving accessibility for our customers, people and community.

We will:

Track progress regularly and share updates openly with our people and stakeholders.

Ensure lived experience guides decision making by engaging people with disability in governance and review.

Use data-driven targets to measure our progress and adjust our plan when needed.

Celebrate progress while staying focused on the actions required to remove barriers and create an environment where everyone can thrive.





To close, we leave the final word to Ashleigh Nelson, Senior Product Designer at Medibank, who captured the heart of what accessibility and inclusion truly mean to her.

“This piece was born from the need to articulate feelings I’ve carried for much of my life. I have only recently come to understand that perhaps it wasn’t me that needed to change, but the environments I was trying to fit into.”

*I watch as the sun peeks into view.
Every morning I appreciate the stillness.
But underneath that all, there is a feeling of dread.*

*Soon, the sun will intensify without a soothing cloud in sight.
The winds will threaten to tear my roots from the ground
and I will struggle to make it through another day.*

*For I am a Passion Flower planted in a desert.
I used to believe I was a Wildflower, appearing to bloom after rare flashes of rain
but the more I observed them as they thrived brightly and loudly,
I compared them to myself - why was my colour so dull?*

*I’ve always wished I could be more like the cactus.
He stands tall, with a strong spine that bristles with pride.
He basks in the blistering sun, not moved by the arid, strong winds.
Life for him was easy.*

*I work tirelessly to mimic the flora that surround me,
for the desert to accept me as one of its own.
But they were made for these harsh conditions.*

*The more I reach for the sun, the quicker my petals burn.
The longer my roots reach for nutrients, the dryer they become.
The single flower bud I manage to produce withers on the vine.*

*Deep down, I know there is an environment meant for me.
Somewhere that has patience and appreciation for my unique biology.
Somewhere there is a soft morning dew, gentle rainfall and dappled shade.
Somewhere that helps me thrive, climb and bloom.*

*Somewhere, there is a place I can dazzle the world,
where my intricate patterns are appreciated, my sensitivity is not seen as
weakness, and my complexity is understood as special, not different.*

I am a Passion Flower and I was not made for this desert.

Ashleigh Nelson



**Medibank welcomes feedback and comments
on our Accessibility and Inclusion Plan.**

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