



Cloud Tech: Harnessing Untapped Benefits



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Medibank

Harnessing Cloud Technology at Medibank

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Group Executive – Technology and Operations

March 2019

Medibank continues embarrassing streak of record complaints to the Private Health Insurance Ombudsman

Medibank Private apologises after systems upgrade glitch delays millions of tax statements

The World Today By [Will Ockenden](#)

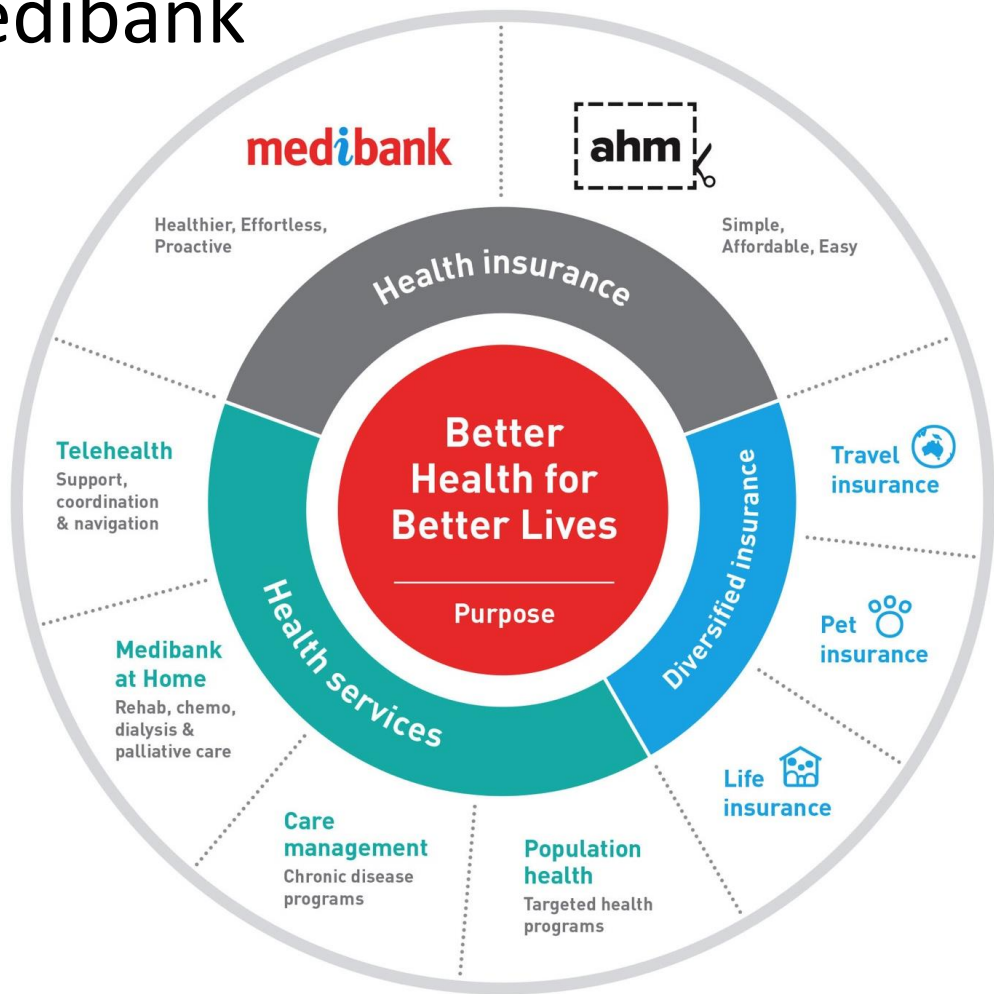
Posted 7 Jul 2016, 2:50pm

— [Chanticleer](#)

Medibank Private's IT disaster hits customer service

Medibank pushes through Project DelPHI woes

About Medibank



About Medibank

3.7 million + private health insurance customers 



Headquartered in Melbourne with offices in Canberra, Brisbane, Perth, Sydney & Wollongong

84 retail stores across Australia including 20 in regional areas 
Melbourne & Wollongong call centres

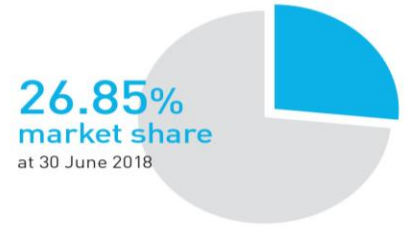
SUPPORTED
1.3 million + hospital admissions

23.8 million + extras services

500,000 + surgical procedures

\$5.3 billion benefits paid to customers

\$1.3 billion extras 
\$4.0 billion hospital 



240,000 Australians own shares in Medibank 

LOWEST average premium increase in 18 years in 2019 



4,155 employees including around 1,500 health professionals **70% women**

Information relates to 2018 financial year unless otherwise stated

Building a stable Technology capability was vital to our business ambitions

Focus

- Get business wide alignment on what is important (i.e. priorities), then work on them
- Don't work on what's not important

Efficiency

- Identify and remove bottlenecks
- Remove wasted effort

Alignment

- Build structures that complement, not compete with, each other
- Streamline hand-offs between teams

Transparency

- Be engaged and transparent with all stakeholders on what you're doing, what you're not doing, and why

Cloud

- Leverage capabilities that already exist to speed up the transformation of processes and capabilities

We now have a scalable, flexible cloud data platform powering our analytics community

	Before	After
New Database	Weeks	Hours
Workloads	24x7	As Required
Removal	Weeks	Hours
Reports	,000s	Self Service
Capacity	Limited	Scalable
Cost	High	Reducing
Monitoring	Inconsistent	Standard

Why our data matters?



ROYAL AUSTRALASIAN
COLLEGE OF SURGEONS

About RACS | About Respect | For Fellows

Surgical Variance Reports

Home > Policies & Publications > Publications > Surgical Variance Reports

Policies	+
Publications	-
Annual Reports	
ANZ Journal of Surgery	

RACS and Medibank are pleased for common procedures within surgery and orthopaedic surgery. The first series of reports were RACS has analysed and interpreted possible reasons for the variations.

Hip replacement

Surgical replacement of a damaged hip joint with an artificial

11% of the time there are no medical out-of-pocket expenses for this in-hospital procedure. But where there are, approximate costs look like:



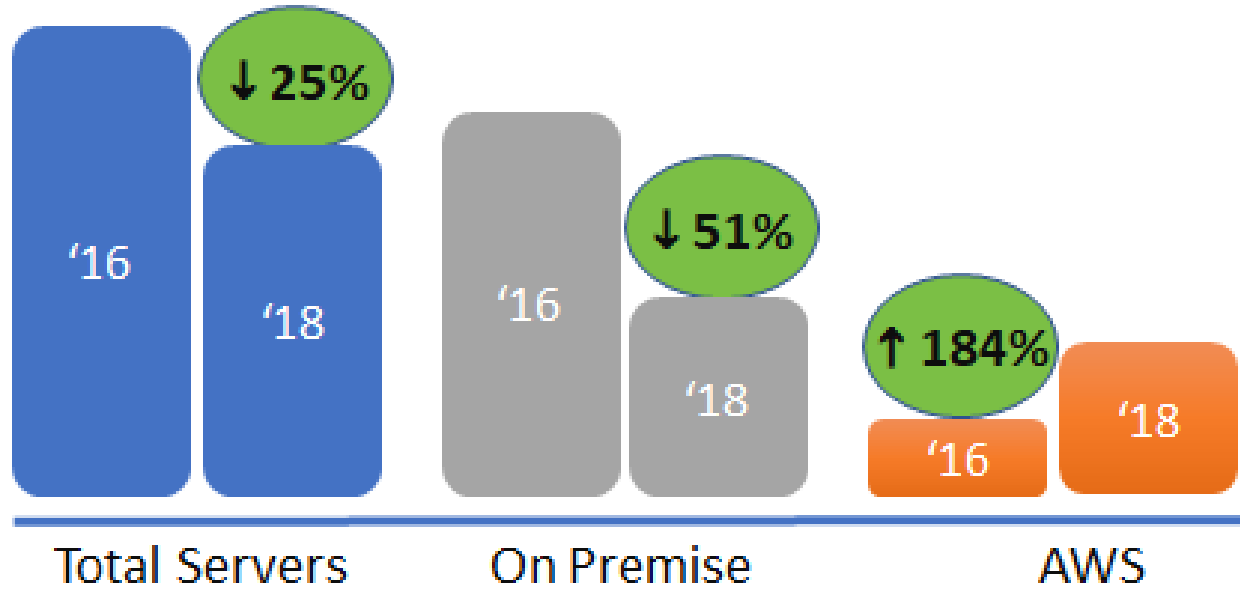
Total procedure cost: \$25,290

- Medibank pays
- Excess \$250
- Medicare pays
- Out-of-pocket \$630

Our digital (web and mobile) presence is now a core platform advantage for our business

100% Availability	↓ 84% Login time	↑ 17% YoY Registrations	60% Registrations
↑ 50% Speed	↑ 80% Test Automation	↓ 70% Incidents	4.6/5 App Store Rating

Our infrastructure is no longer a bottleneck



Summary: We are still building a Technology capability to support our business ambitions

Focus

Medibank's 'back on track' thanks to strong customer focus: CEO

ASX-listed health insurance provider aims to transform relationship with customers and deliver a more personalised and proactive experience

JENNIFER O'BRIEN (CMO) 24 AUGUST, 2018 11:51

Efficiency

Alignment

How Medibank achieved digital experience transformation

Medibank and InVision worked together to transform the digital user interface delivered by the health insurance provider

VANESSA MITCHELL (CMO) 19 DECEMBER, 2018 08:23

Transparency

Medibank Private moves on from 'fix the house' mentality

Cloud

Questions?

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