

1 May 2019

The Manager
Company Announcements
Australia Securities Exchange Limited
Level 4, Bridge Street
SYDNEY NSW 2000

Presentation to the Macquarie Australia Conference – May 2019

Attached presentation delivered by nib at the Macquarie Australia Conference (1 May 2019).

Yours sincerely,



Roslyn Toms
Company Secretary

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MACQUARIE AUSTRALIA CONFERENCE

1 May 2019

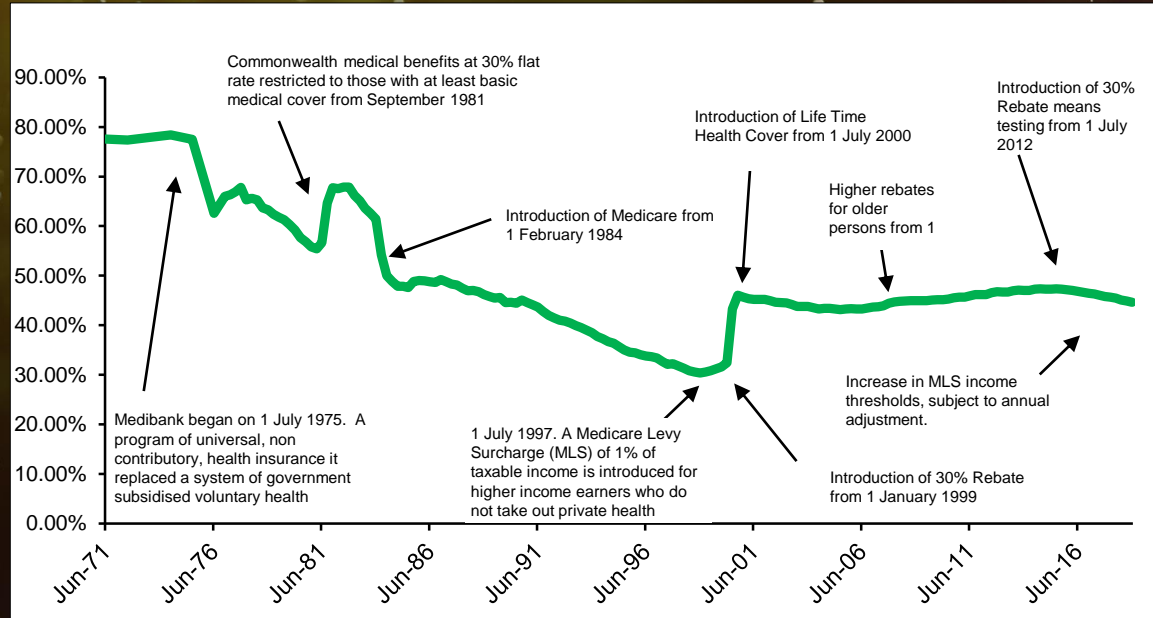
MARK FITZGIBBON

Managing Director, nib Group

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PUBLIC POLICY SHIFTS ARE NOT NEW TO PH

Hospital Treatment Coverage Insured persons as a % of population



Source: APRA



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WHY WE NEED MORE PHI



Growing
dependency
ratio



Pressures on
public system



Extent of out of
pocket expense



Required
investment in
data science
and digital
engagement

POLICY REFORM PRIORITIES



Financial support outside the “hospital gate”

Unwinding regulatory capture

- Second tier hospital default
- Prosthetic pricing

Premium pricing regime

Risk rather than payments equalisation

2021 VALUE PROPOSITION

Support members:

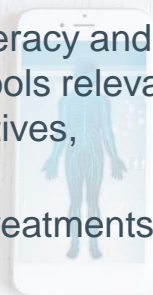
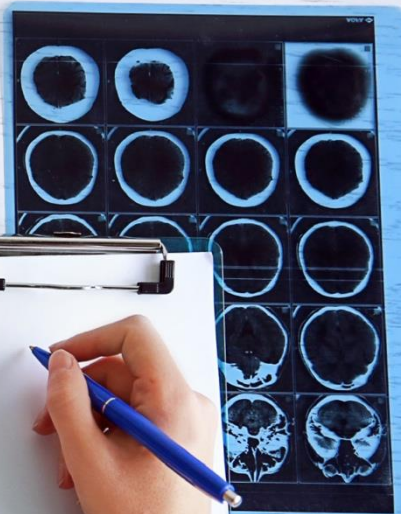
Select a level of financial protection more in keeping with their individual risk profile,

Predict and hopefully, prevent or mitigate disease risk,

Generally improve their health literacy and behaviour with information and tools relevant to their risk profile and health objectives,

More precisely choose medical treatments when required,

Transact with healthcare providers and system.



THREE PILLARS OF DATA SCIENCE

Pillar 1

Data collection,
interoperability and
assembly

Individual digital health
record



Pillar 2

Population data
interpretation and
algorithms for
prediction and precision

Individual health risk
profile



Pillar 3

Consumer
engagement and tools

Provider engagement
and tools

