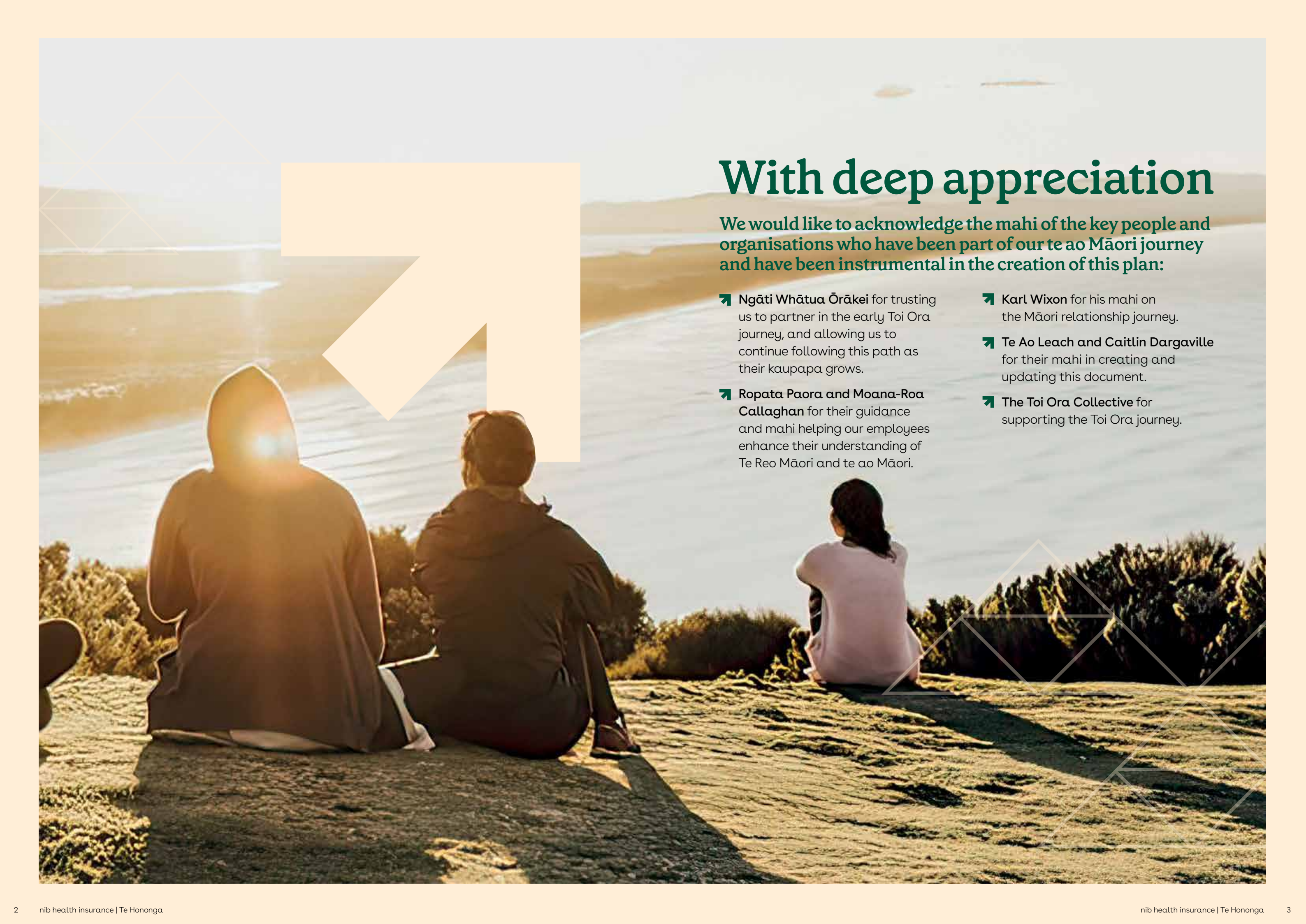


OCTOBER 2024

# Te Hononga

Māori relationship plan





# With deep appreciation

We would like to acknowledge the mahi of the key people and organisations who have been part of our te ao Māori journey and have been instrumental in the creation of this plan:

- **Ngāti Whātua Ōrākei** for trusting us to partner in the early Toi Ora journey, and allowing us to continue following this path as their kaupapa grows.
- **Ropata Paora and Moana-Roa Callaghan** for their guidance and mahi helping our employees enhance their understanding of Te Reo Māori and te ao Māori.
- **Karl Wixon** for his mahi on the Māori relationship journey.
- **Te Ao Leach and Caitlin Dargaville** for their mahi in creating and updating this document.
- **The Toi Ora Collective** for supporting the Toi Ora journey.

# Nau mai



**A message from  
Rob Hennin,  
nib's CEO**

Ui mai ki ahau he aha te mea nui o te ao? Māku e kī atu, he tangata, he tangata, he tangata.

Ask me what the most important thing in the world is? I will reply 'the people, the people, the people'.

At nib New Zealand, we believe people and their wellbeing come first and are driven by our purpose of Kiwi enjoying better health.

We also recognise that how we go about our business, including how we work with the tangata whenua of Aotearoa, directly and indirectly impacts the communities in which we operate.

When we think about our purpose of 'your better health', it's imperative for that statement to be true for all Kiwi, including Māori. Sadly, health outcomes for Māori communities are significantly below non-Māori communities and access to health services is far from equitable. This is unacceptable and we are committed to helping drive real change.

Through this, our 'Te Hononga', we have highlighted the journey we're on to develop and enhance our relationship with Māori, beginning with our cornerstone relationship with Tāmaki Makaurau hapū Ngāti Whātua Ōrākei. In addition, we outline the core pillars that underpin our approach to working with Māori communities and developing meaningful relationships that endure for years to come.

While we are proud of the relationships we've established, and the progress we've made to date, we know there is much more that can be done, particularly in helping deliver better access to healthcare and better health outcomes for Māori.

In developing our plan, we've been fortunate to work with several thought leaders in this area, particularly Ngāti Whātua Ōrākei. We also acknowledge the enthusiasm and commitment of our people in embracing the opportunities to engage with te ao Māori in the workplace.

We are excited by what we can bring to our Māori communities and what they can bring to us in terms of understanding and cultural learning. We look forward to providing updates on our journey and efforts to improve the health and wellbeing of Māori communities.

Rob Hennin  
Chief Executive Officer





# ➤ Who are we

At nib, we are more than just a health insurer, we are a trusted health partner dedicated to empowering our members to make informed choices and achieve better health outcomes.

We are committed to enhancing access to affordable health services and providing valuable information to support proactive healthcare. Whether it's offering treatment when it's needed most or guiding our members on their wellness journeys, we stand by them every step of the way.

As the second-largest health insurer in Aotearoa New Zealand, we proudly offer a range of health insurance options for whānau, as well as for businesses seeking health coverage for their employees.

We also work with Ngāti Whātua Ōrākei through our first of its kind relationship which provides universal private health insurance for all members, funded by the hapū to help improve their health and wellbeing outcomes.

In 2017, we began a new journey to evolve the way we connect with te ao Māori. As a business based in Tāmaki Makaurau, we recognised a need for us to better understand and incorporate the cultural heritage of the land where nib New Zealand is based.

This approach has since evolved into the development of our inaugural 'Te Hononga'. The plan reflects our sustainability principles, in particular our focus area of population health recognising that the quality of individual health is influenced by that of the communities in which they work and live.

In addition, it demonstrates our commitment to fostering a sense of community where everyone is welcome, contributes and belongs as articulated in our Diversity and Inclusion Action Plan. All employees are confident to immerse in Māori culture, values and tikanga into all the work they do to ensure an authentic cultural lens.

# Our values

through a Māori lens

## We're here for good reason

Tē tōia, tē haumatia

Nothing can be achieved without a plan and a purpose for doing things. It speaks to the importance of having a 'plan of attack'.



## Extraordinary people do extraordinary things

He kai kei āku ringa

There is food at my hands – This refers to one's ability to use the skills and resources they have to create success. It talks to resourcefulness, innovation, intention and purpose. It's about being responsible for the resources and capabilities one needs to grow and develop.



Our attitudes and beliefs contained in our nib values are also reflected in traditional whakataukī, or proverbs in Te Reo Māori.

## Without risk we cannot grow

Mauri mahi, mauri ora, mauri noho, mauri mate

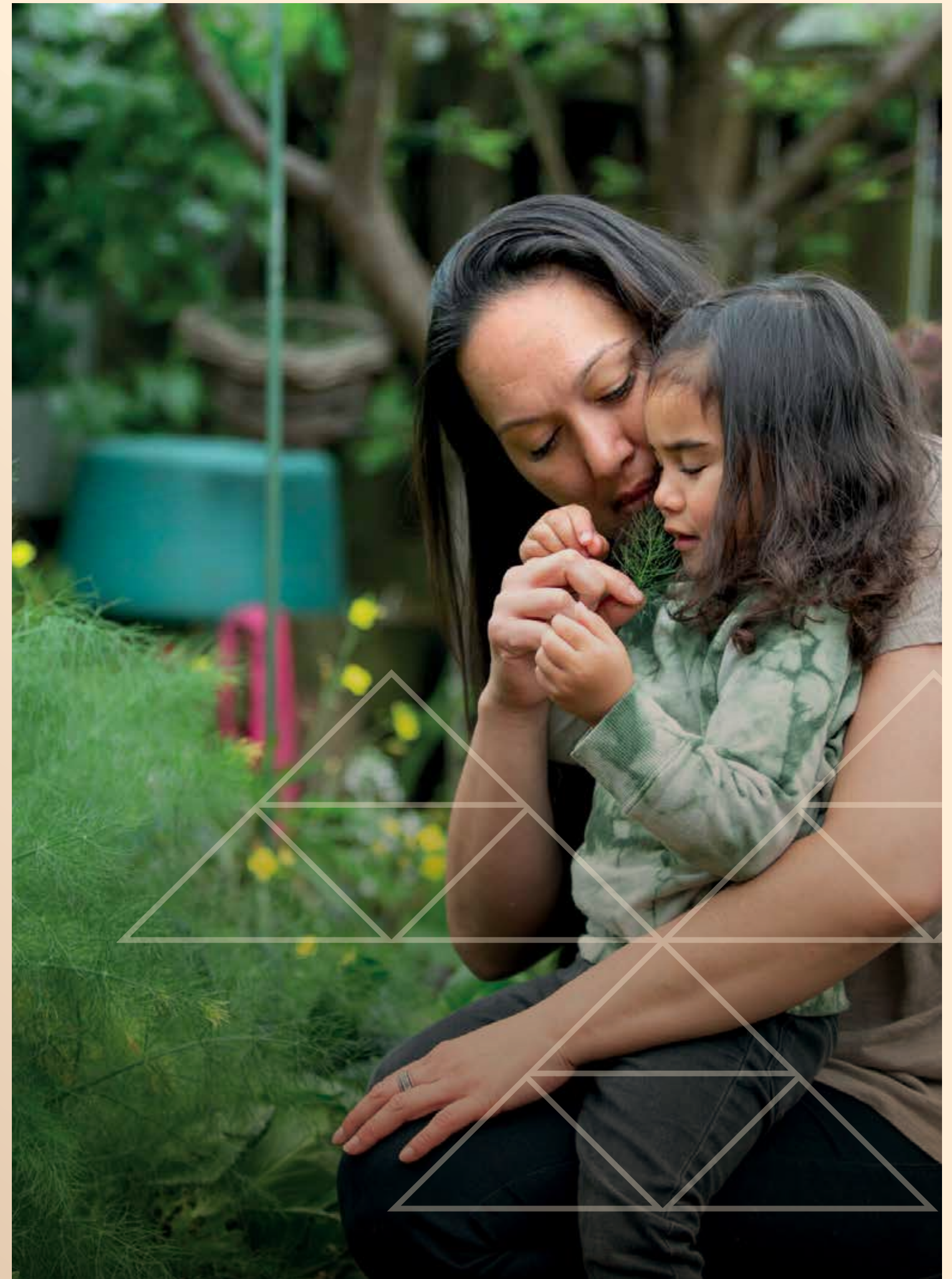
Industry begets prosperity; idleness begets poverty. Mauri mahi, mauri ora – By putting in the work and taking risks, we will prosper. Mauri noho, mauri mate – If we sit and do nothing we cannot grow.



## Smart is cool

Whaohia te kete matauranga

Fill the basket of knowledge – This refers to the importance of lifelong learning. It talks to our hunger to learn, adapt and finding innovative ways to do things.





### The status quo is death

Kia kaua tātou e noho  
Tōtara wāhi rua

Let us not be like a split totara which will not grow to its full potential; by uniting we gain the strength to grow like a Totara, past the status quo.



### We before me

Ehara tāku toa  
i te toa takitahi, ēngari  
he toa takitini

My strength is not that of a single warrior but that of many. Empowering and enabling our people to harness our collective strength.



### Our "Footprint" matters

Mā mua ka tika a muri,  
mā muri ka ora a mua

Those who lead give sight to those who follow, those who follow give life to those who lead.

### People listen to us when we listen to them

Awhi mai, Awhi atu

This speaks to the action of reciprocity in any form.



### Think like the customer

Mā te whakaaro tahi,  
ka ora ai

The cohesion of perspectives will strengthen the kaupapa.



### Free to be you

He mana tō te tangata

Free to be you.

# Our Te Hononga

Māori are tangata whenua, the people of the land – the indigenous guardians of Aotearoa.

Their rich history, language, and traditions are the heart and soul of New Zealand’s cultural identity.

Everyone who lives in Aotearoa should feel confident in embracing Māori culture and customs.

At nib New Zealand, our journey of cultural transformation reflects a deep commitment to honouring te ao Māori

We have dedicated ourselves to recognising the profound importance of Māori perspectives and are continually learning.

We have immersed ourselves in the culture, beginning with our work with Ngāti Whātua Ōrākei and through the development of Toi Ora, focused on improving Māori health outcomes.

## Our Core Pillars



# Mahi tahi

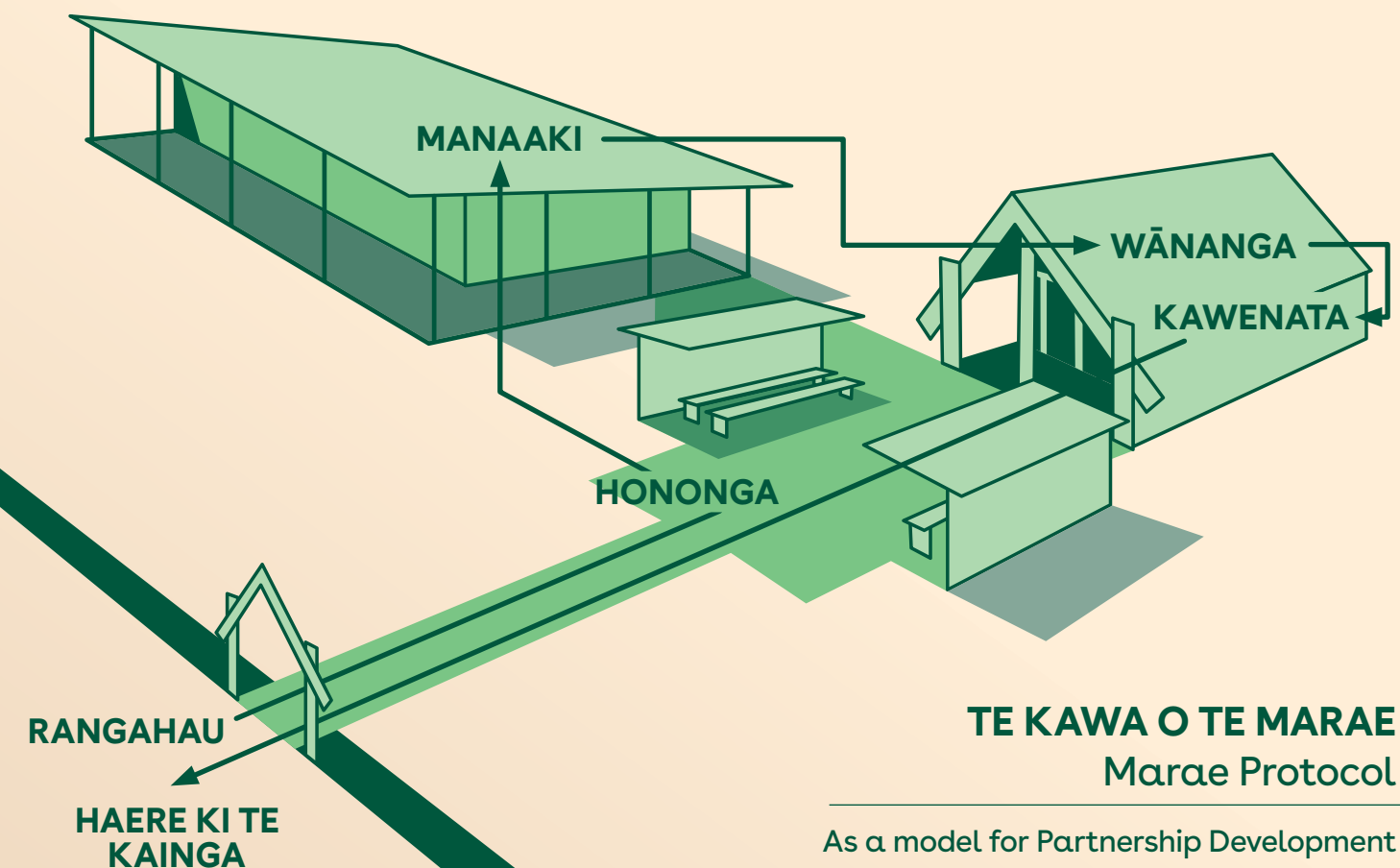
Our experience in working with iwi, hapū and Māori trusts and organisations has proven that relationship development is key to establishing effective levels of engagement. Using the model of marae protocol, something which is intuitive to most Māori, allows us to develop this relationship in a clear and culturally appropriate manner.

## PARTNERING TO IMPROVE ORANGA WHĀNAU



### Partnership Development Process

- **RANGAHAU** Research & preparation prior to arrival.
- **HONONGA** Engagement and exchange to forge connections, affirm kaupapa and come together as a kaupapa whānau.
- **MANAAKI** A space of sharing and reciprocity, sharing kai & kōrero, insights, planning and working together.



- **WĀNANGA** Entering the whare wānanga/whare oranga to carry out co-design process with whānau and invited participants. High trust & respect environment.
- **KAWENATA** Cementing the partnership with a formal commercial agreement.
- **HAERE KI TE KAINGA** Returning to the Kainga to deliver new whānau-centred health services and outcomes.

# Ka tū, ka ora

We stand, we thrive.

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Ehara i te toa takitahi  
Ka tū tahi tātou e  
Ka tū, ka ora  
Ka tū, ka ora  
He toa takitini e  
He aha te mea nui o te ao?  
He tangata, he tangata, he tangata  
Mā te mātauranga, mā te kōtua,  
Ka tū tahi tātou e  
Ka tū, ka ora  
Ka tū, ka ora  
He toa takitini e  
He aha te mea nui o te ao?  
He tangata, he tangata, he tangata

Success is not achieved alone  
We stand together  
We stand, we thrive  
We stand, we thrive  
It is the success of many  
What is the most important thing?  
It is people, it is people, it is people  
Through knowledge, through respect  
We stand together  
We stand, we thrive  
We stand, we thrive  
It is the success of many  
What is the most important thing?  
It is people, it is people, it is people

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# Our journey so far

Since 2017, nib has been on a consistent journey to deepen connection and build understanding of te ao Māori.

We take immense pride in weaving Māori tikanga, culture, and customs into the fabric of our everyday work life.

From the te reo Māori phrases that adorn our walls, inspiring continuous learning, to the karakia that grounds our key meetings, we are committed to honoring and integrating these traditions.

We are always learning and growing, guided by the wisdom of "Whaohia te kete mātauranga"  
- "Fill the basket of knowledge."

To drive health engagement we have introduced member cards, hosted in person events for whānau and driven Health Checks. Health Checks are a self-reported view of health to enable support where required, and run webinars to support growing health literacy knowledge.

We have also introduced exclusive offers with health partners such as Specsavers.

## Partnership with Māori rōpū

Together, we have recognised a unique need and strived to build a relationship guided by the principles of Tino Rangatiratanga, Kaitiakitanga, and Mana Taurite.

Our focus has been on providing equal protection for all members of the hapū, combined with a proactive approach to helping members stay fit and healthy now and for future generations.

We have added two Kaiārahi roles to support whānau in their wellness journey – our first te reo Māori role titles.

We provide Health Management Programmes to empower better health outcomes for members. These are designed to improve quality of life by supporting those who are at risk of chronic health conditions.

We have reassessed the health insurance product we provide for Toi Ora rōpū with new benefits and improvements. Some of these benefits include a Rongoā Māori Treatment benefit, extended screening support and a Mental Health benefit which covers cost for members to see a psychiatrist, psychologists and counsellors.

# Toi Ora

**Toi Ora – the pinnacle of wellbeing – aims to improve Māori health outcomes by focusing on overall wellbeing.**

Health insurance pays for the treatment but Toi Ora is an ecosystem of navigation, programs, and processes.

Working with our kaiārahi, we ensure that members have a holistic journey covering their treatment, health coaching and Toi Ora programs where appropriate.

This is an ongoing journey, and we are proud to be co-creating it alongside our Toi Ora partners partners, particularly our foundation client Ngāti Whātua Ōrākei.

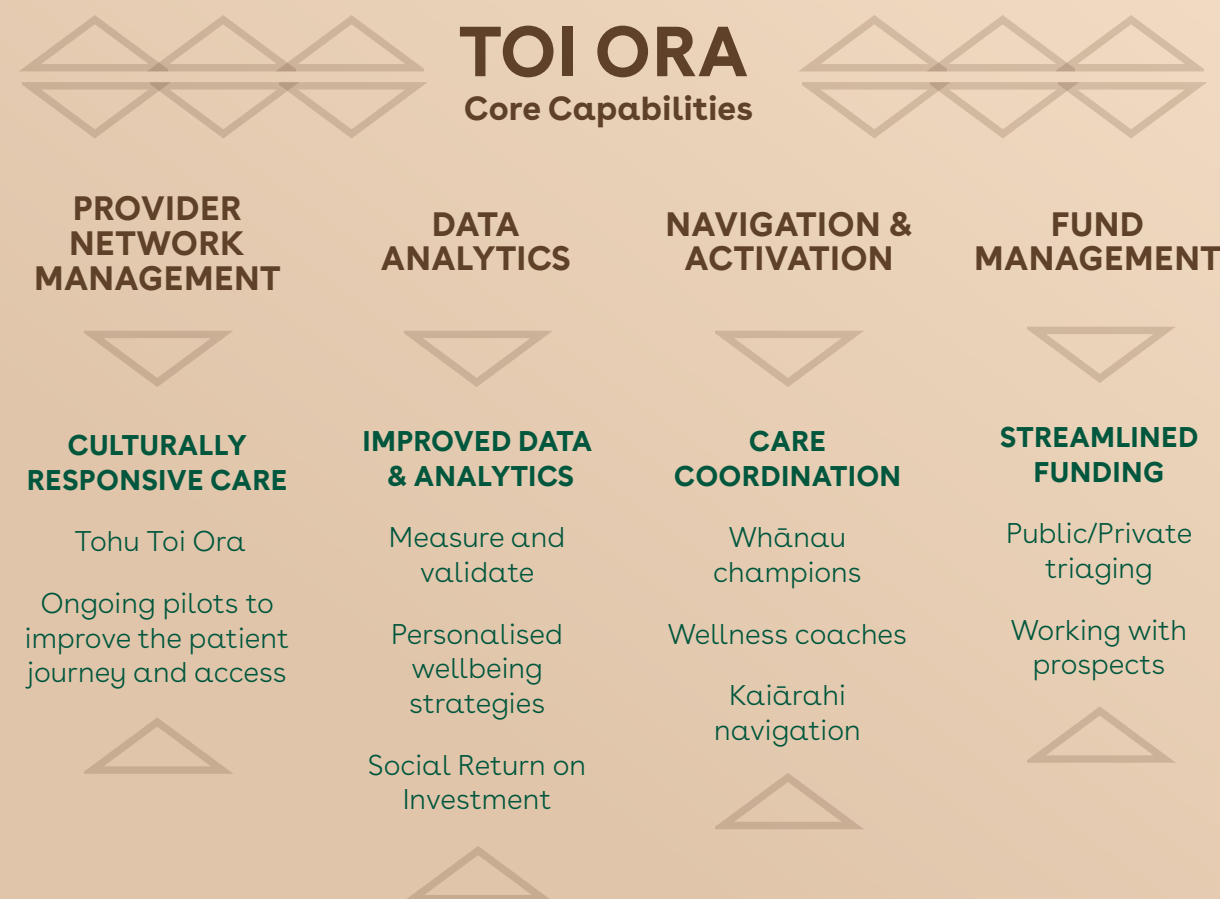


Research has shown that there are disparities and inequities for Māori in the health sector. That's why nib has partnered with Ngāti Whātua Ōrākei to develop Tohu Toi Ora, a tool to help identify health providers supporting culturally positive healthcare experiences for Māori.

As we continue our journey to help address Māori health outcome inequities, we believe this is the right thing to do for our members, for Māori and for all of Aotearoa.

Tohu Toi Ora is an accreditation designed to recognise medical providers who we, together with Ngāti Whātua Ōrākei, believe promote a culturally responsive and inclusive health care environment for Māori.

Also called the Toi Ora tick, members will see this mark next to the name of accredited providers when they use our Find a Provider directory.



## THE PROCESS

|                   |                                                                            |
|-------------------|----------------------------------------------------------------------------|
| WHĀNAU INTERVIEWS | Understanding what a 'good experience' looks like                          |
| CRITERIA          | Criteria of Tohu Toi Ora created - based off interviews and check ins      |
| ASSESSMENT        | Questionnaire developed and tested with key providers                      |
| PILOT             | Questionnaire sent to top 100 providers                                    |
| ACCREDITATION     | Accredited providers have the Tohu added in the nib Find a Provider Portal |
| PHASE 2           | In progress - expansion of delivery of education stream                    |

# ▸ nib foundation

nib foundation's vision is for all people to live longer in better health.

Our mission is to reduce the chronic disease burden on individuals, populations and the health system by investing in partnership that promote prevention and enable health equity. We focus our support to people who experience health disparities,

including First Nations peoples.

This mission is sustained by nib's continued support, including unclaimed dividends from shareholders. In 2020 nib foundation expanded to New Zealand, with particular focus on supporting initiatives that work in partnership with Māori.

## ▸ Supporting Whānau Through Partnership

nib foundation partnered with The Kindness Institute from 2023 to help expand the Atawhai program.

This initiative aims to boost the mental health and resilience of rangatahi in Tāmaki Makaurau. Through our partnership, The Kindness Institute have tailored their Atawhai program for Ngāti Whātua Ōrākei rangatahi, incorporating iwi knowledge and practices to enhance wellbeing and celebrate identity.

nib foundation's support ensures that rangatahi from Ngāti Whātua Ōrākei can access Atawhai, blending the strength of Te Whare Tapa Whā with the wisdom of their iwi.

This holistic approach supports young people through mindfulness, meditation, wānanga (workshops), and mentoring, helping them develop the skills to navigate life's challenges and thrive within their communities.



THE KINDNESS INSTITUTE





We work with Clearhead to ensure our Toi Ora members can access mental health support without any out-of-pocket expenses\*

- By allowing Clearhead to claim directly through nib, we remove financial barriers and simplify the process—no GP referral required.
- This collaboration enhances accessibility, providing seamless and immediate mental health support for those who need it.

## ➤ nib foundation in partnership with Clearhead

During the pandemic, nib foundation provided additional funding to help Clearhead enhance their online mental health platform by adding telehealth functionality and Te Reo Māori navigation, reaching over 800 Kiwi and connecting them with 180+ therapists.

This led to an increase in Māori usership from 10% to 18%. Further developments included Māori-focused content, improving accessibility and relatability for Māori users, with 84% of Māori users finding the self-help tools helpful at the time.

### PARTNERSHIP SUPPORT TIMELINE

2021

> Supported Clearhead in developing culturally inclusive Māori content for their mental health platform and improving access to support.

2023

> Began partnering with The Kindness Institute to support rangatahi mental health in Tāmaki Makaurau.

2024

> nib enabled Toi Ora members to book and claim mental health support directly through Clearhead.

\*Where they have cover for mental health consultations within their health insurance.





# Culture and language immersion at nib

- Māori values have been integrated in our workplace.
- We have established ongoing Te Reo Māori programs focussed on history and conversational te reo.
- Most leaders who have completed Te Reo Māori training have graduated at Ngāti Whātua Ōrākei Marae and participated in the pōwhiri process.
- We have an nib waiata - written by Anna Coddington for nib and sung at key moments and events.
- Our appreciation of te ao Māori has developed after learning and understanding the pōwhiri (formal Māori welcome) and its values. Our employees embraced this new understanding and further training programs have been developed to continue this learning journey.
- All new employees must complete an online learning module to ensure basic knowledge of te ao Māori, and recognise the importance of this to nib.

# Workplace recruitment

- We work with our Toi Ora partners to ensure they are included in our recruitment, with roles having been in our Finance, Customer Care, Kaiārahi and Iwi Initiative teams.
- We have established new internships and representatives to create a stronger link between nib and iwi.
- Since 2020 we have worked with Tupu Toa to host interns annually.

# Activity timeline

- > Ngāti Whātua Ōrākei confirm intention to sign on with nib
- > Two Ngāti Whātua Ōrākei whānau members are recruited to assist in Ngāti Whātua Ōrākei launch

2017

- > Tikanga Māori and Te Reo Māori training for employees
- > nib waiata created – written by musician Anna Coddington and based on ‘he tangata, he tangata, he tangata’ and nib values
- > Phase one of nib values translated into te reo Māori

2019

- > Phase two of te ao Māori cultural change journey – three 10-week training programmes implemented
- > ‘Te Hononga’ developed and implemented

2021

- > Ngati Awa Social and Health services onboarded
- > Purapura Whetu onboarded
- > Turanga Health onboarded
- > Tohu Toi Ora pilot commenced
- > Iwi Initiatives set up to focus solely on Toi Ora and improving Māori health outcomes

2023

- > First iwi relationship – signed with Ngāti Whātua Ōrākei
- > Ngāti Whātua Ōrākei contract commences
- > Health Management Programmes commences

2018

- > Toi Ora co-created with Ngāti Whātua Ōrākei (name would later change to Te Pae Reretahi)
- > Te ao Māori cultural change journey started – 10-week full employee programme in collaboration with Ngāti Whātua Ōrākei
- > Leaders graduation at Ngāti Whātua Ōrākei Marae
- > Employee graduation using pōwhiri process
- > Kaiārahi are recruited to help in Ngāti Whātua Ōrākei navigation and wellness journey

2020

- > Te Runanganui o Ngati Porou onboarded

2022

- > Tohu Toi Ora live in provider portal
- > Trip to First Nations Health Authority with Toi Ora Collective to understand more about how they have grown
- > nib cultural committee in development – led by our Iwi Account Manager
- > ‘Te Hononga’ reviewed and updated

2024

# Glossary

**Hapū**  
Sub-tribe

**Iwi**  
Tribe /  
Group of people

**Kaiārahi**  
Navigator /  
Guide

**Kainga**  
Home

**Karakia**  
Prayer

**Kaupapa**  
Project

**Kiritaki**  
Customer

**Korero**  
Talk / Discuss

**Mahi**  
Work

**Marae**  
Māori meeting  
grounds /  
Communal place

**Pōwhiri**  
Welcome ceremony

**Rōpū**  
Group

**Toi Ora**  
The pinnacle  
of wellbeing

**Tāmaki  
Makaurau**  
Auckland

**Tangata whenua**  
Local /  
Indigenous people

**Te Ao Māori**  
The Māori world view

**Te Hononga  
Māori**  
Relationship plan

**Te Reo Māori**  
The Māori language

**Te Tiriti  
o Waitangi**  
The Treaty of Waitangi

**Tikanga**  
Values and practices

**Waiata**  
Song

**Whakataukī**  
Proverbs

**Whānau**  
Family

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