

INTRODUCTION

OSHC is private health insurance to assist overseas students and their dependants with meeting the costs of unplanned medical and hospital care which they may need while undertaking formal studies in Australia. OSHC includes ambulance cover and limited pharmaceutical items.

HOW IT WORKS

OSHC products and policies may only be offered by insurers that are a party to the Australian Government *Deed for the Provision of Overseas Student Health Cover* (the Deed). The Deed sets out conditions with which a registered Australian private health insurer (the insurer) must comply in order to provide OSHC products and policies.

There are currently 6 private health insurers operating in Australia which offer OSHC:

- ahm OSHC (offered through Medibank Private)
- Allianz Global Assistance (Peoplecare Health)
- Bupa Australia
- CBHS International Health
- Medibank Private
- nib

OSHC can typically be purchased directly through:

- the overseas student's Educational Institution or University;
- the insurer;
- a migration agent; or
- an education agent acting as an intermediary on behalf of the Educational Institution.

OSHC products and policies vary between individual insurers so it is important to take note of what is (and is not) covered under each product. While, insurers are required to offer a minimum level of benefits (as set out in the Deed) they may choose to offer additional benefits above the minimum as part of their product offering. These additional benefits may include 'extras' or include higher benefits for certain services. Costs will vary and will be dependent on the level of cover provided by each insurer.

A Single OSHC insurance policy applies to the overseas student who is the primary Student Visa holder and who does not have dependents linked to their Student Visa. For an overseas student with dependants joining them in Australia, a Couple, Single-Parent and/or Family OSHC policy applies.

There are waiting periods for certain services (excluding emergency treatments) covered under OSHC products and policies. Services and treatments covered under a person's policy will only attract a benefit once a policy holder has served the required waiting period.

Ordinarily, waiting periods include:

- 12 months for Pre-existing conditions;
- 12 months for Pregnancy related conditions;
- 2 months for Pre-existing Psychiatric conditions.

The waiting periods do not apply for emergency treatment, even when the treatment is for a pre-existing condition, provided it meets the definition of 'emergency' as set out in the Deed.

When seeking medical or hospital treatment in Australia, overseas students are recommended to contact their insurer **before** agreeing to treatment to understand how they will be covered and any out of pocket costs that may apply. Overseas students who choose **not** to contact their insurers before agreeing to treatment or hospital admission are likely to be required to pay for all costs at the time of treatment and, if the services are not covered by their insurer, the insurer is not required to pay a benefit.

Where a medical or hospital treatment **is** covered by their insurer, a *bill or account* will be issued for payment. Overseas students may choose to:

- pay the bill and apply for reimbursement from their insurer; or
- provide the unpaid bill directly to their insurer for processing.

The process for submitting an OSHC claim and the payment of benefits (and issuing of refunds if required) can vary depending on the insurer. Overseas students are recommended to contact the relevant insurer for further information on how to submit an OSHC claim and processing times which can vary depending on the nature of the claim.

For more information go to: www.privatehealth.gov.au/health_insurance/overseas

KEY FACTS

- OSHC is a condition of the Student Visa. This is mandated by the Department of Home Affairs. It is a condition that overseas students and their dependants maintain *adequate arrangements for health insurance* for the duration of the intended Student Visa period or the Student Visa will be cancelled.
- Exceptions from the requirement of OSHC apply only to students that are:
 - Norwegian students covered by the Norwegian National Insurance Scheme;
 - Swedish students covered by Kammarkollegiet; and
 - Belgian students covered under the Reciprocal Health Care Agreement with Australia.
- However, it is important to note that these arrangements (generally) do not cover services that are considered 'general treatment' or 'extras' and these students may wish to consider separately obtaining such cover.
- OSHC must be purchased **before** arrival in Australia and must be aligned with the intended Student Visa period – evidence of OSHC is required at time of Student Visa application. An overseas student (and their dependants) **cannot** enter Australia until the OSHC policy has commenced.
- While in Australia, overseas students can transfer their cover to another OSHC insurer if they choose, providing their cover does not lapse (overseas students must never be without OSHC while in Australia). Waiting periods served with one insurer will count toward waiting periods with the new insurer.
- If an overseas student encounters a problem with their policy they should contact their insurer. They may also choose to contact the Commonwealth Ombudsman for further advice and assistance via www.ombudsman.gov.au