

OVERSEAS STUDENT HEALTH COVER FACTSHEET



What is Overseas Student Health Cover (OSHC)

OSHC is a health insurance to assist international students and their dependants to meet the costs of medical and hospital care while studying in Australia.

OSHC includes ambulance cover and limited pharmaceutical items.

You must purchase OSHC for the duration of your student visa.

Who needs OSHC?

Any international student and their dependants who hold a student visa need to have an OSHC as part of student visa requirement.

There are few exceptions apply:

- If you are a student from Sweden, Norway or Belgium, you may be covered under your national schemes- Check with Department of Home Affairs to find out more.

What does OSHC cover?

OSHC covers the cost of hospital and medical treatment (up to 100% of Medicare Benefit Schedule (MBS) fees), ambulance services and pharmaceutical benefits.

The OSHC Deed makes clear the minimum level of benefits to be covered through OSHC should be in line with the benefits ordinarily payable through Medicare for Australian residents.

What does OSHC not cover?

OSHC does not pay for general treatment which are also known as ancillary or extras such as dental, optical or physiotherapy.

If you need a cover for these treatments, you may take Extras Cover provided by either your OSHC provider or any Australian private health insurer.

For full list of services not covered check out the OSHC Deed.

Waiting Periods

There are waiting periods to be served for the following services if you never had an OSHC before a benefit is payable.

- 12 months for Pre-existing conditions
- 12 months for Pregnancy related services
- 2 months for Pre-existing Psychiatric conditions*

*Check with your OSHC provider as some waive 2 month waiting period for Psychiatric conditions.

The waiting periods do not apply for emergency treatments even when it is for a pre-existing condition. Check OSHC Deed for the definition of emergency treatment.

How long should be my OSHC?

You will need to buy OSHC before your arrival in Australia and must align with duration of your student visa period.

You may need to provide the evidence of OSHC at the time of your Student Visa application.

At a minimum, OSHC should start at least a week prior to starting your course.

Check with your institute or insurer on how to order a card or a digital card is available.

Trans-Consult Education can guide you in purchasing the right length of OSHC.

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How much OSHC costs?

The cost of OSHC varies between insurers, policies, type of cover required and duration.

Talk to TCE counsellors to find out about each individual insurer, type of cover and the differences in cover.

Can I change my current OSHC provider?

While studying in Australia, you can transfer your cover to another OSHC provider.

However, your cover should not lapse while transferring. In other words, you may have to pay to new provider for the remaining period before you cancel your current cover.

Any waiting periods served with one insurer will count towards waiting period with your new insurer.

How does claim for OSHC work?

It is recommended to contact your insurer before treatment to find out what is covered and if any out of pocket costs apply.

Where insurer covers the medical or hospital treatment, you can claim in two ways:

- pay the bill for the treatment first and then lodge a claim with your insurer.
- provide the unpaid bill directly to the insurer for payment.

Check with your insurer on how to submit claims and processing time,

What is Reciprocal Health Care Agreements (RHCA)?

Australian Government has an agreement with eleven participating countries that allows Australians and visitors from these countries to access medically necessary care while travelling.

Not all RHCA's provide cover for the full duration of a Student Visa period.

RHCA does not cover treatment as a private patient in a private hospital or public hospital as well as services not considered medically necessary.

What is Medicare?

Medicare is a universal health insurance scheme for all Australian giving access to medical and hospital services at low cost or no cost.

Medicare Benefit Schedule (MBS) fees list the cost for each medical service covered by Medicare.

Your insurer will pay for most Medical and Hospital services based on a percentage of MBS fees.

Any cost over and above MBS fees is called out of pocket cost and is not covered by OSHC.

Further information

Check out the links for further information:

[Australian Health System](#)

[OSHC Deed - Department of Health](#)

[Privatehealth.gov.au](#)

[Reciprocal Health Care Agreement](#)

[Department of Home Affairs](#)

[Overseas Students Ombudsman](#)

Emergency number to call in Australia '000'