

OVERSEAS VISITORS HEALTH COVER FACTSHEET



What is Overseas Visitors Health Cover (OVHC)

OVHC is a health insurance for visitors to Australia who hold a temporary visa. It is available to those who are travelling to Australia for holidays, visiting relatives, or have come for work on a temporary basis.

OVHC assists in meeting the costs of medical and hospital care while visiting Australia.

Who needs OVHC?

Any visa (except student visa) with condition 8501 requires you to purchase approved OVHC to meet visa condition. If the visa condition specifies the type and level of health insurance then you will need to purchase that specific policy.

You can purchase cover for yourself and your dependants.

Student visa holders need to purchase Overseas Student Health Cover (OSHC).

What does OVHC cover?

OVHC policy will differ in costs, eligibility and benefits depending on the level of cover.

It generally covers any hospital and medical expenses either in hospital or at doctor's clinic.

As not all policies are same, you should check closely to ensure the policy meets your needs and is appropriate for your visa requirements.

What does OVHC not cover?

OVHC policies differ in benefits paid or no benefits are paid on certain types of treatment.

Some policies permanently exclude pre-existing condition which means you can never be covered for these services.

You should always check with your insurer if you are unsure about your policy coverage.

Waiting Periods

Any condition deemed pre-existing condition may not be covered for first 12 months of your cover.

There is generally 12 month waiting period for pregnancy.

If you are transferring from one insurer to another then any waiting periods served with one insurer will count towards waiting period with your new insurer. For continuity of cover your new insurer will need to know your previous cover details.

How much OVHC costs?

The cost of OVHC 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.

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How does claim for OVHC 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,

How can I save on OVHC premium?

If you can afford then consider taking a higher level of cover to ensure you have good coverage.

To save on premiums you can choose to pay a higher excess (deductibles) rather than having restrictions or exclusions that generally accompany entry level policies.

Excess (deductible) is an amount you agree to pay for a hospital stay before OVHC benefits are payable.

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.

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 Levy Surcharge (MLS)?

Medicare Levy Surcharge (MLS) is a levy paid by Australian tax payer who do not have private health insurance and earn above a certain income.

If you are from a country who has RHCA with Australia and you earn over the income threshold, then you can avoid the surcharge by purchasing an appropriate health insurance policy known as Reciprocal Health Cover (RHC).

You should always consider taking OVHC with RHC to avoid significant medical expenses.

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 or gap and is not covered by OVHC.

Further information

Check out the links for further information:

[Australian Health System](#)

[OVHC - Department of Health](#)

[Privatehealth.gov.au](#)

[Reciprocal Health Care Agreement](#)

[Department of Home Affairs](#)

[Medicare Levy Surcharge](#)

Emergency number to call in Australia '000'