



multicultural health
& support service



Overseas Student Health Cover

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OSHC Providers



Allianz 

Global Assistance

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Choosing a provider

- International students may choose any of the five providers.
- Many universities have preferred providers these are usually chosen for simplicity.
- Students can transfer providers and waiting periods will be carried over.
- Not paying for OSHC is a violation of visa conditions.



OSHC providers must cover

- The benefit amount listed in the Medicare Benefits Schedule (MBS) fee for out-of-hospital medical services (for example, a general practitioner)
- 100 percent of the MBS fee for in-patient medical services (for example, surgery)
- Public hospital shared ward accommodation
- Private hospital shared ward accommodation (only for hospitals that have contractual arrangements with the overseas student's health insurer)



OSHC providers must cover

- Day surgery accommodation
- Ambulance services
- Some prosthetic devices
- Pharmaceutical benefits up to \$50 per pharmaceutical item to a maximum of \$300 a year for a single membership



OSHC will not cover

- Treatment arranged prior to arrival in Australia
- Treatment needed while travelling to or from Australia.
- Transportation of an overseas student or dependent into or out of Australia for any reason.



What does 'cover' mean?

- GP – 100% of MBS Fee
- Specialist – 85% of MBS Fee
- Pathology (general) – 85% of MBS Fee
- Prescription cover – The provider will refund the amount charged by the pharmacy above the PBS patient contribution (an amount set by the government which is \$40.30 as at Jan 2019), up to a total reimbursement by the insurance provider of \$50 per item and \$300 per year.



Sexual and reproductive health

- The providers generally cover the minimum amount as required in the DEED.
- Termination of pregnancy cover is available after 12 months, including surgical and medical.
- Some insurers do not provide cover for medicines that are not prescribed to treat a condition, which means contraceptives are excluded from cover.



Blood borne viruses and Sexually transmissible infections

- Testing
 - 85% of MBS fee for services
- Prevention
 - Vaccines
 - Pre-Exposure Prophylaxis for HIV
- Treatment



Key take-aways

- There will almost always be an out of pocket cost to international students seeking healthcare and medicines.
- The nature of insurance is inherently unclear.



Recommendations

- International students should always call OSHC provider to determine out of pocket costs.
- Continue to advocate for changes to the DEED.
 - Removal of waiting period for pregnancy related services.
 - Cover out of pocket costs for contraceptives
 - Cover out of pocket costs for BBV/ STI treatment
 - Cover for PrEP and PEP

