Overseas Student Health Cover (OSHC) is insurance to help you with the cost of medical and hospital care while you are in Australia. OSHC will also pay some costs for medicines and ambulance services.

**Why do I need OSHC?**
International students studying in Australia, and any dependents (e.g. husband/wife/partner and children under 18), must have OSHC while they remain on a student visa.

Hospital and other medical treatments in Australia can be very expensive for international students. This is because international students are not covered under the Australian Government’s ‘Medicare’ public health insurance system.

If you have an accident or get sick, the OSHC provider will pay some or all of your medical costs. This includes visits to a doctor, some hospital treatments, emergency ambulance travel, and some pharmaceutical items.

**Do I need ‘Extras Cover’?**
Generally, OSHC does not cover dental (teeth) or optical (eye) services, or other allied health services such as chiropractic or physiotherapy.

If you want to be covered for these treatments, you will need to buy additional insurance or ‘Extras Cover’, such as:
- Extra OSHC, offered by some OSHC providers;
- International travel insurance; or
- General treatment cover with an Australian private health insurer.

If you already have a health issue in any of these areas, you should consider paying more for ‘Extras Cover’.

If you do not have ‘Extras Cover’ and, for example, you need to get new glasses or visit a dentist, you will have to pay the full fee. This can be very expensive.

For more information, speak to your OSHC provider or visit www.privatehealth.gov.au

**Waiting periods and exclusions**
It is important to know that OSHC providers often have waiting periods for some health treatments or treatments related to a pre-existing medical issue (an issue you already had before you bought OSHC insurance).

During this time you will not be covered for certain treatments, including pregnancy-related services (e.g. having a baby or an abortion). Sometimes, the waiting period is just 3 months, but for other services it can be up to 12 months.

Every insurance provider has different waiting periods and exclusions so check with your provider before you plan any medical procedures.

Procedures considered ‘not medically necessary’, such as non-essential plastic surgery, are usually not covered.

Do you have questions about your insurance cover?
Speak to your OSHC provider
How much does it cost to visit a doctor or health care provider?
The Australian Government sets standard fees which are charged by doctors and health care providers. This is sometimes called a ‘scheduled’ fee.

When you book your appointment, always ask how much it will cost so you can put that money aside in your budget.

IMPORTANT: take your OSHC card to all appointments.

What is direct billing?
Direct billing (sometimes called ‘bulk billing’) is a process that saves you paperwork. Some OSHC providers have agreements with doctors to provide international students with a ‘direct billing’ service. This means your doctor will send the bill directly to your OSHC provider, and you will probably not have to pay anything, or put in a claim form.

If your doctor does not ‘direct bill’ to your OSHC provider, you will need to pay the full fee on the day of your appointment. You can then hand in a claim form to your OSHC provider, who will pay you back some or all of the fee.

Ask your OSHC provider (or check their website) to see which doctors they have agreements with.

What is a ‘gap’ fee?
Some doctors charge more than the Australian Government’s standard fee. This is sometimes called a ‘gap’ fee, or an ‘out-of-pocket expense’ or a ‘co-payment’. For example, if the standard fee is $37.50 and the doctor charges $50.00 for a consultation, the ‘gap’ is $12.50. You need to pay this fee at the time of your appointment – it is not covered by your OSHC provider.

The UWA Medical Centre does not charge international students a gap fee.

How do I make a claim?
There are 3 ways to make a claim:
1) Swipe your OSHC or private health care card at the doctor’s office or medical centre; OR
2) Visit your OSHC or private health care provider; OR
3) Go online and download a claim form.

If you have any questions about making a claim, speak in person to your OSHC provider or look for advice on their website.

What are my responsibilities?
As part of your visa conditions, the Department of Immigration and Border Protection requires you to maintain OSHC insurance cover for the whole time you are in Australia.

What if I go on holidays or visit my home country?
Some OSHC providers will temporarily stop your insurance when you leave Australia, and start it again when you return. If you are leaving Australia for a long time, some providers will also increase the length of your insurance cover.

If you stop your studies and leave Australia early, and are not planning to come back, you can apply for a refund for any remaining insurance fees.

Speak to your provider if you plan to leave Australia either for a holiday or permanently and always notify them of your plans.

Which insurance companies offer OSHC?
OSHC is offered by 5 Australian registered health insurance companies:

OSHCAustralian Health Management
BUPA Australia
Medibank Private
NIB OSHC

The University of Western Australia
M319, Perth WA 6009 Australia
Tel: +61 8 6488 3173
Email: healthpromotion@uwa.edu.au
Fitforstudy.uwa.edu.au

Need more information?
Private Health Insurance Ombudsman
The Private Health Insurance Ombudsman (PHIO) protects the interests of people covered by private health insurance. PHIO can provide independent complaints handling, education and advice to students.

www.phio.org.au
Telephone: 1800 640 695 (free call)

Department of Immigration and Border Protection
Information from the Australian Government about studying in Australia, including visa and health cover requirements.

www.immi.gov.au/students

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