

International Students: Information on Accessing Healthcare

All international students should have some form of health cover as it is a mandatory requirement for a student visa.

The Overseas Student Health Cover (OSHC) should include:

- base rates for seeing a doctor (GP, or 'General Practitioner as is called in Australia);
- emergency or medically necessary ambulance transportation;
- hospital cover;
- some prescription medications.

All of the above will be covered to varying degrees depending on which service you use – that means that in some cases you will still have to pay for some of the cost (referred to as a 'gap'). Sometimes you will have to pay the full amount first before you can claim money back from the insurance provider.

Our recommendation is to find the doctors, specialists and hospitals that your provider has agreements with. For example, NIB provides a list of 'First Choice' medical and healthcare centres who will invoice NIB directly for your visit. Medibank have a list of 'Members' Choice' providers who will invoice Medibank directly for your visit. If you visit a doctor who does not have an agreement with your insurance provider, you will have to pay for the visit first and make a claim for reimbursement later. You may or may not receive the full amount back.

HOSPITALS

If you need to be admitted to hospital, you should also (if you are able) check with your health insurance provider first to make sure you will be covered. One phone call to them could save you thousands of dollars so please take this step if you can. Health insurance providers will also have agreements with certain **private** hospitals, so, if possible, you should select a hospital they recommend.

If you are admitted to a **public** hospital, rest assured you will be cared for with the same care as anyone else. Australia's public hospital system is world class so you can have full confidence in it. Insurance providers should cover a fixed rate for your hospital stay, but anything the hospital charges above that rate will be your cost to pay. This is called a 'gap'.

WHAT DO I DO NOW?

1. **Check** that your OSHC is valid and covers you for the full extent of your student visa.
2. **Read** your policy and learn what it includes. You should have received a copy of the PDS (product disclosure statement) along with your certificate of cover. If you haven't kept a copy, you should be able to download one from your provider's website, or request one from them. Spend a bit of time reading and exploring your provider's website, as knowledge is power (and in this case, can save you a lot of money).