



# International students— Overseas Student Health Cover

This fact sheet is about Overseas Student Health Cover (OSHC). OSHC is a type of insurance policy which covers international students for certain health-related expenses while they are in Australia. This can include doctor's visits and some hospital expenses.

All international students in Australia must comply with visa condition 8501:

You must maintain adequate arrangements for health insurance during your stay in Australia.

In practice, this means that all international students and their accompanying family members<sup>1</sup> must hold OSHC which is valid **for their entire stay in Australia on a student visa**.

It is very important that you, and family members coming with you, have adequate health cover while in Australia. A case study at the end of this fact sheet shows what can happen if your cover is not arranged properly.

## How do I arrange OSHC?

Your education provider or [education agent](#) may arrange OSHC on your behalf, however you are always responsible for ensuring you hold adequate OSHC.

You can also arrange OSHC by yourself. You can find a list of insurance providers (Health Funds) which are authorised to offer OSHC [here](#).

Compare the costs and the services offered by different insurance policies and decide which is best for your circumstances. You will be able to apply online for most of these policies.

## What if my education provider arranges OSHC for me?

If your education provider arranges your OSHC policy for you, you must make sure that you have the policy number, start date, end date and name of the insurer.

- Check that the start date of the policy will cover you from the moment you plan to arrive in Australia.
- Check that the end date of the policy will cover you until the last date you may be in Australia on a student visa, which is usually the visa end date.

<sup>1</sup> There are some [exceptions](#) for students from Sweden, Norway, or Belgium.

### Contact us

[ombudsman.gov.au](http://ombudsman.gov.au)  
1300 362 072

GPO Box 442  
Canberra ACT 2601

Maintaining adequate health insurance is a condition of all student visas

You must be insured for the entire duration of your stay on a student visa

The Commonwealth Ombudsman can help with disputes about Overseas Student Health Cover

## My education provider has arranged my OSHC, but the cover only starts on the course start date and I want to arrive in Australia earlier. What should I do?

Your OSHC cover must commence on the day you arrive in Australia.

Contact your Health Fund to ask if it can amend your policy to commence from the date of your intended arrival in Australia. You may be asked to buy additional cover for the period between your intended arrival and your course start date.

You may be able to ask your education provider or agent to do this for you. Make sure you receive the policy confirmation documents before making travel plans.

## I am enrolled in two courses with two different education providers. There is a gap in my OSHC cover between the two courses. What should I do?

It is your responsibility to ensure that there is no gap in your OSHC during your stay in Australia on a student visa. You will need to buy additional OSHC to insure you during the gap period. Contact your education providers, education agent or the Health Fund directly. Your visa won't be granted until you provide the Department of Home Affairs with evidence showing the gap is covered.

## I made a claim with my OSHC Health Fund and they said that I was not covered. I believe it is my education provider's fault because they told me I was fully covered. What should I do?

Your first step should be to contact your education provider to give them an opportunity to investigate if a mistake has been made.

If the education provider does not resolve the issue, you should follow the provider's internal complaints policy.

If you have followed the provider's internal complaints policy and are not satisfied with the outcome, you can complain to an external complaint-handling body (refer to "How do I make an external complaint?" below).

## How do I make an external complaint?

If you are an international student on a student visa enrolled with a **private education provider**, you can complain to the Commonwealth Ombudsman. The Office investigates complaints about problems that intending, current or former overseas students may have with private schools, colleges or universities (education providers) in Australia. You can complain online or phone **1300 362 072**. For more information about how to complain and how to contact us, visit [ombudsman.gov.au](http://ombudsman.gov.au)

If you are an international student or a domestic student studying with a **public (government) education provider** you can complain to the appropriate [state or territory ombudsman](#).

## Who else can help me?

You can find a list of [useful links](#) to other organisations that may be able to help you on our website.

## Case study 1: Gary has an accident

Gary<sup>2</sup> was in Australia on a visitor visa at the time he enrolled to study with his private education provider. Gary paid his OSHC fees to his provider and the provider issued a confirmation of enrolment (CoE) stating that OSHC had been arranged from 21 March 2016 to 27 May 2017.

Gary said the education provider told him that the OSHC would not start until he obtained his student visa and brought his visa grant letter to the provider. The provider says Gary agreed to this, even though it is a requirement for the grant

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<sup>2</sup> Not his real name

of a student visa that the OSHC has already been arranged. The provider had indicated on Gary's CoE that it had already arranged the cover, when it had not.

On 23 March, the Department of Home Affairs granted Gary a student visa. On 28 March, Gary commenced his course. On 6 April, Gary was injured in an accident and required medical treatment. Gary contacted his education provider requesting evidence of his OSHC. The provider requested a copy of Gary's visa grant letter and emailed him his OSHC policy number. The provider advised Gary that it had only just paid the OSHC fees to the insurer on that date, 8 April 2016. As a result, Gary was not insured at the time of his accident.

Gary contacted our Office and as a result of our investigation, we recommended the provider cover the costs of Gary's medical expenses resulting from his injury due to the provider's failure to arrange OSHC as agreed earlier. The provider agreed to our recommendation. We also reported the provider to the regulator, as it had failed to arrange Gary's OSHC and entered misleading information on his CoE.

## Private Health Insurance Ombudsman

The Commonwealth Ombudsman is also the [Private Health Insurance Ombudsman](#). If your complaint is specifically about your health insurance, we may be able to investigate. We handle complaints about OSHC insurers, brokers, hospitals, medical practitioners, dentists or other practitioners.

### Case study 2: Delays in refunding OSHC

As the holder of a student visa, Priya<sup>3</sup> held OSHC with insurer XYZ. Due to family circumstances at home, she decided to end her studies and depart Australia one year earlier than planned.

She then contacted insurer XYZ to request the cancellation of her OSHC and to obtain a refund. The insurer requested evidence of the end date of her studies and her exit date from Australia.

Priya provided the requested information. However, after contacting insurer XYZ several times over a period of a month and receiving no response, Priya approached our Office for assistance.

We referred the matter to a senior contact at insurer XYZ for review and to expedite the refund process. Insurer XYZ processed the cancellation and contacted Priya directly to confirm the cancellation and the issue of her refund.

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More information is available at [ombudsman.gov.au](http://ombudsman.gov.au).

Please note: This document is intended as a guide only. For this reason, the information should not be relied on as legal advice or regarded as a substitute for legal advice in individual cases. To the maximum extent permitted by the law, the Commonwealth Ombudsman is not liable to you for any loss or damage suffered as a result of reliance on this document. For the most up-to-date versions of cited Acts, please refer to the [Federal Register of Legislation](#).

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<sup>3</sup> Not her real name