

Health Insurance – Overseas Student Health Cover (OSHC)

Policy

Overseas Student Health Cover (OSHC) is health insurance for international students and their dependants travelling with them (for example, spouses and children under 18 years old). OSHC helps to cover some medical costs while studying in Australia.

The Department of Home Affairs requires overseas students (and dependants travelling with them) to have purchased OSHC for the duration of their studies in Australia, before applying for an international student visa. Some exceptions may apply for students from Norway and Belgium under their country's [Reciprocal Health Care Agreement](#) with Australia. Further information is available at the [Department of Home Affairs website](#).

The cost of OSHC is additional to your tuition fees. You may choose to obtain your OSHC through any other government-approved provider.

OSHC must be purchased before arrival in Australia and must be aligned with the student visa period. It is most important that your health cover does not lapse, an overseas student must never be without OSHC while in Australia.

Where can I purchase OSHC?

OSHC is offered by certain insurers under a [Deed of Agreement](#) with the Department of Health and Aged Care to provide adequate health insurance to students at a reasonable cost. Only a small number of registered health insurers offer OSHC:

Health Insurer	Insurer website
ahm OSHC	www.ahmoshc.com
Allianz Care Australia (Peoplecare)	www.allianzcare.com.au/en/student-visa-oshc.html
BUPA Australia	www.bupa.com.au/health-insurance/oshc
CBHS International Health	www.cbhsinternationalhealth.com.au/overseas-students-oshc
Medibank Private	www.medibank.com.au
NIB OSHC	www.nib.com.au

Further information about OSHC in Australia is [available here](#).

Students on Bridging Visa

Students who are currently in Australia and studying towards a qualification while on a bridging visa, may be unable to claim against the Overseas Student Health Cover (OSHC) policy due to their bridging visa status and will need to make arrangement to obtain an Overseas Visitor Health Insurance (OVHC) policy.

OVHC insurance policy is vital to ensure you are covered for medical events while the student visa application is being assessed. OVHC offers cover for those holding a bridging visa – it is generally able to be

purchased by the month (and cancelled when a student visa is granted) – meaning there is no significant cash outlay.

Overseas Student Health Cover (OSHC) can only be used whilst on a student visa. Once a student visa is granted you can then start to claim on the OSHC policy. When a student visa is granted, the student should contact the OSHC insurer and move the OSHC policy to begin from the date of the student visa grant.

OVHC plans have customisable cover levels – it is recommended at a minimum that you select a cover level which provides cover for the following items (these ensure the OSVC cover is the same as the OSHC policy).

- In Hospital Costs
- Ambulance Costs
- Doctor's (GP) Appointments
- Out of Hospital Costs – Specialists and Medical tests etc.

The lowest levels of OVHC cover generally do not cover Doctor appointments – therefore it is recommended you select cover which includes access to Doctor Visits.

Approval

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