All international students on a student visa are required to hold visa length Overseas Student Health Cover (OSHC) unless you are from Belgium. If your family are travelling with you, they are also required to have OSHC while they are in Australia. For most students, your OSHC will be arranged by the University when you accept your offer. If you choose not to use the University’s preferred provider, you will need to ensure you arrange your own OSHC prior to arrival in Australia.

Your Overseas Student Health Cover will provide cover for:

• ambulance services
• the benefit amount listed on the Medicare Benefits Schedule (MBS) fee for out-of-hospital medical services (e.g. a general practitioner)
• 100% of the MBS fee for in-patient medical services (e.g. 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)
• day surgery accommodation
• Some prosthetic devices
• pharmaceutical benefits up to A$50 per pharmaceutical item to a maximum of A$300 a year for single membership (A$600 per year for a family membership).

Information courtesy of health.gov.au

The Australian health system

The Australian health system may be different to the health system in your home country.

In Australia, patients see their local doctor (known as a general practitioner or GP) if they are unwell. You can find a list of local doctors in the suburbs surrounding the University campuses on the web. To visit a local doctor you will need to call first (usually first thing in the morning) to make an appointment. It costs around $20 to see a doctor and you will be required to pay at the time of your appointment. If the doctor you have seen is not a direct biller with your OSHC provider you will be required to pay the full amount (usually $50 - $90) and will then need to lodge a claim with your OSHC provider for a refund of a portion of the fee.

The hospital is for only for emergencies or if your local doctor has referred you to the hospital. If you visit the hospital for something other than an emergency the cost may be as high as $540, so it is important that you visit your local doctor for standard medical treatment rather than the hospital. If you need to see a specialist (for example a dermatologist or psychiatrist) you will need to get a referral from your local doctor first.

If you are sick and unable to attend class or submit a piece of assessment, you must visit a doctor and get a medical certificate. The doctor will need to see you on the day you are sick to be able to issue the certificate. You will need to show the certificate to your teachers to explain why you have missed class and/or assessment.

Healthcare in an emergency

If you are very sick and it is an emergency (a life-threatening emergency,) you must call 000 immediately and ask for an ambulance. You should only call an ambulance if you are very sick or have a serious, urgent medical problem. Your OSHC will cover the cost of an ambulance in an emergency only.

Prescriptions and medicines

Your local doctor may prescribe you medicine. If your doctor has prescribed medicine, it is important that you take the medicine as per the doctor’s advice. To obtain your medicine, you take your prescription to a chemist or pharmacy. You will need to pay for your medicine at the time you collect it from the chemist or pharmacy. If you have a Pharmacists’ receipt, you can contact your OSHC provider to see if you are eligible for a refund for a portion of the cost of your medicine.

Disabilities and illnesses affecting your studies

If you have an illness or disability that will affect your study, you will need to see a Disability Adviser. A Disability Adviser can help you set up a Learning Access Plan (LAP) which will assist you to complete your studies. This is available to students who have short-term illnesses or disabilities (for example, a broken arm) or long-term illnesses or disabilities (for example, hearing loss).

Personal counselling

The University provides a free, confidential counselling service to students.

If you are feeling depressed, stressed, or anxious about anything, it is important that you get help. It is often difficult to manage these things on your own and if left untreated, they may impact on your studies.

You are able to talk to the counsellors about anything – it doesn’t have to be related to your studies. The counsellors do not tell your family, friends, sponsors or teachers that you have seen them and it does not go on your academic record.