



Frequently Asked Questions - Health Insurance for International Students

Why do I need health insurance?

A Student visa is subject to a number of visa conditions that you as an international student must comply with. It is a condition of your Student visa that you maintain adequate health insurance arrangements for the duration of your visa.

From 1 July 2010 international students must obtain Overseas Student Health Cover (OSHC) for the proposed duration of their student visit, see length of stay for your visa subclass.

See: [Students](#)

OSHC can assist international students to meet the costs of medical and hospital care if needed when in Australia. OSHC will also pay limited benefits for pharmaceuticals and ambulance services.

Note: If you are from Norway or Sweden, your government will provide your overseas health cover.

Further information can be found on the Department of Health and Ageing website.

See: [Overseas Student Health Cover](#)

Why do I now need to show that I have OSHC for the duration of my Student visa?

The Australian government is concerned about the safety of international students in Australia and health care is one aspect of that safety.

If you or a family member need medical treatment and you do not have OSHC you must pay for all your medical bills without assistance. The potential cost of medical treatment in Australia may be high.

I am studying at more than one education provider and both providers are arranging OSHC. How can I make sure that I will be covered for the full duration of my visa?

If your insurance is arranged by more than one education provider you need to make sure that you have made arrangements so that when one policy expires the next policy starts immediately.

If you have more than one OSHC policy there cannot be a gap between the policies.

For education providers organising OSHC on behalf of a student who is enrolled in more than one course, a suggested approach is to have the policy cover the period up to the commencement of the next course.

What if I paid for my OSHC before 1 July 2010 and only have 12 months of insurance?

If you have obtained OSHC before 1 July 2010 but have not yet lodged a visa application, you will not be asked to obtain further insurance. You will be expected to renew your policy when it expires.

Why will my Student visa only be valid for the same period as my OSHC policy?

Student visas will only be valid for the same period as your OSHC policy to ensure that you have OSHC for the entire period you are in Australia.

In the past some students have failed to renew their OSHC. When they have needed medical treatment the student has had to pay all the costs of that treatment.

Where can I get OSHC? What level of cover do I need?

You can arrange to pay for your OSHC through your educational institution or you can purchase OSHC online by visiting the OSHC providers' websites. You can choose your OSHC provider even where your educational institution makes a specific recommendation.

If you are coming to Australia by yourself you will need Single cover. If you are bringing a spouse and/or children with you then you will need Family cover.

What does OSHC cover?

Information about OSHC is available on the website of the Department of Health and Ageing.

See: [Overseas Student Health Cover](#)

What if I cancel my OSHC?

You will be in breach of the visa condition if you don't maintain health insurance and your visa may be cancelled.

What do I do if I have family members join me after I arrive in Australia?

Your family members will have to demonstrate that they have an OSHC policy for the duration of their visas.

What do I do if I have a child born while I am in Australia?

If you only have a Single OSHC policy you must change that to a Family policy to cover your child as well.