

Department of Health | Overseas Student Health Cover

What is OSHC?

OSHC is insurance to assist international students meet the costs of medical and hospital care that they may need while in Australia. OSHC will also pay limited benefits for pharmaceuticals and ambulance services.

Who has to take out OSHC?

Overseas students must maintain adequate health insurance for the duration of their student visa. This includes the student and their family members such as, spouses and children under 18 years old.

OSHC is considered adequate health insurance. Students from Sweden, Norway, and Belgium may have special arrangements under their own national schemes. To find out if special arrangements apply please visit the [Department of Home Affairs website](#).

For the purposes of OSHC, 'overseas student' means:

- a person who is the holder of a student visa; or
- a person who:
 - is an applicant for a student visa; and
 - is the holder of a bridging visa; and
 - was immediately before being granted the bridging visa, the holder of a student visa.

Which insurers offer OSHC?

Any Australian Health fund can offer OSHC policies for overseas students provided it has signed a legal agreement with the Commonwealth in order to provide these services. This agreement is called a Deed.

Currently, five Australian health funds have signed the Deed and provide OSHC policies for overseas students;

- [Australian Health Management](#)
- [Peoplecare Health Limited \(Allianz Global Assistance offers OSHC products and policies under an arrangement with Peoplecare\)](#)
- [BUPA Australia](#)
- [Medibank Private](#)
- [nib Health Funds Limited](#)

Details and costs of policies, including what an OSHC policy will and won't cover, and any waiting periods that may apply to certain treatment types, can be obtained by contacting each insurer directly.

Deed for the Provision of Overseas Student Health Cover

[The deed for the provision of Overseas Student Health Cover](#) (OSHC) is a legal document which sets out the conditions that registered Australian health funds must comply with in order to provide OSHC policies.

Can I take out OSHC insurance with an overseas insurer?

No. Only Australian registered private health insurers can offer OSHC. This is so the Australian Government can monitor and regulate insurers covering people living temporarily in Australia. The Government is not able to protect the interests of people insured by overseas insurance companies in the same way.

What if I have a problem with my OSHC insurer, my policy or my bill for treatment?

If you have a problem with your OSHC insurer, you should contact your insurer in the first instance. If you are unable to resolve your enquiry, you can contact the Private Health Insurance Ombudsman (PHIO). The PHIO provides a free independent service to help consumers with health insurance problems and enquiries.

The PHIO can deal with complaints from health fund members, health funds, private hospitals or medical practitioners. Complaints must be about a health insurance arrangement.

Phone: 1300 362 072 (within Australia)

Email: [Private Health Insurance Ombudsman](#)

Visit the [PHIO website](#).

[Top of page](#)