Health Coverage for International Students

Overseas Student Health Cover (OSHC) was introduced in March 1989 to provide self-funded medical and hospital cover for overseas students and their dependents.

OSHC was originally introduced to:

* ensure that the cost of health insurance did not serve as a disincentive to prospective overseas students;
* minimize the risk of bad debt to hospitals, doctors and other health professionals;
* ensure the costs of providing health services to government-sponsored students was clearly attributable; and
* make sure there was no, or minimal, cost to the Australian taxpayer for the provision of health services to overseas students.

Student health cover (OSHC) is insurance that provides cover on the costs for any medical and hospital care that international students may need while in Australia. OSHC will also pay for most prescription drugs and emergency ambulance transport. International students who have a student visa to study in Australia, must purchase an approved OSHC policy from a registered health benefits organization, commonly referred to as health funds. Overseas students are required to buy OSHC before they come to Australia, to cover them from the time they arrive. Students will also need to maintain OSHC throughout their stay in Australia. International students who do not maintain their OSHC may have their visa canceled. Please contact the health funds offering OSHC for information on the costs of OSHC products.