



## Overseas Student Health Cover

All student visa holders are required to have adequate health insurance while they are in Australia. This means that the insurance must commence from the date the student arrives in Australia on their student visa and must be in effect until the student leaves Australia or moves to a non-student visa subclass. If a student visa holder is in Australia and does not hold health insurance, they are in breach of visa condition 8501, even if their course has not yet started.

- Adequate health insurance is generally defined as Overseas Student Health Cover (OSHC). The following students are considered to have adequate health insurance and do not need to purchase OSHC:
  - Norwegian students covered by the National Insurance Scheme
  - Swedish students who have insurance provided by CSN International or Kammarkkllegiet and
  - Belgian students.

### OSHC

OSHC is offered by five health insurance providers who have agreed to provide a specialised product subject to the terms of a deed of agreement. The deed of agreement specifies the minimum requirements and provides information on the services that must be covered, length of waiting periods and circumstances under which a student can end their cover and request a refund.

More information about the deed of agreement can be found at:

<http://www.health.gov.au/internet/main/Publishing.nsf/Content/Overseas+Student+Health+Cover+FAQ-1>

### Education provider roles and responsibilities


An education provider does not have to arrange health insurance for a student. However, many education providers choose to collect premiums and arrange OSHC on behalf of international students.

An education provider must declare whether they have arranged OSHC on the student's CoE (in PRISMS). If an education provider has arranged health insurance, they must select 'yes' and enter a start and end date for the insurance.

If a provider is arranging health insurance, there are a number of details they should make sure the student is aware of, including:

- that it is not mandatory for the student to have an education provider organise their insurance and they may choose to arrange their own OSHC.
- the name of the health insurance provider
- when their policy starts and finishes
- the terms and conditions of their policy (which is usually achieved by sending a copy of the product disclosure statement or a link to the insurance provider's website)

If a provider has not arranged health insurance or does not include a start and end date, the Department of Immigration and Border Protection will request further information from the student.



An education provider may also wish to inform prospective students about the importance of not entering Australia before their health insurance has begun as they will be in breach of their visa. Should they need to travel before the insurance has started, the education provider or the student must contact the health insurance provider to request that the cover starts earlier. This may mean there are additional costs.

## When must a student obtain health insurance?

It is a legislative requirement that a student must provide evidence they have made arrangements for adequate health insurance before a decision on their visa is made. If evidence is not provided with the visa application a departmental officer will usually contact the student and ask for evidence. Usually the student is given 28 days to provide the requested information. If a student chooses to arrange their own insurance, they will be asked to provide a copy of their policy. If an education provider purchases the insurance on behalf of the student, the data entered into PRISMS is considered sufficient evidence.

A health insurance policy must cover a student's entire period of stay in Australia on a student visa. There is information about how long a student visa is usually granted for under the 'how the visa works' tab for each student visa on our [website](#). This is a good indication of how long after the course has finished OSHC will continue to be required.

If a course is packaged, OSHC must be arranged for the entire duration of all courses the student proposes to study. If an education provider has organised insurance for the part of the package that will be studied at their institution only, the student will be asked for evidence that they have arranged OSHC for the remaining period of their stay.

Generally students will be granted a visa and may wish to travel to Australia before their course begins. In these circumstances, the OSHC start date should not be the same as the course start date. Depending on the student's circumstances, OSHC that starts up to a month before their course commences could be purchased. It is the student's responsibility to make sure they don't enter Australia before their OSHC begins.

More information can be found on our website at: <http://www.immi.gov.au/business-services/education-providers/>.