



OVERSEAS STUDENT HEALTH COVER REQUIREMENTS



You must have health insurance while in Australia. Health insurance can be provided by obtaining Overseas Student Health Cover (OSHC) which provides medical and hospital insurance.

You can ask your education provider to organise OSHC for you, or you can select an approved OSHC provider yourself and pay the insurance.

Exceptions: You do not need OSHC if you are:

- a Norwegian student covered by the Norwegian National Insurance Scheme
- a Swedish student covered by the National Board of Student Aid or by Kammarkollegiet
- a Belgian student covered under the Reciprocal Health Care Agreement with Australia.

If you are studying at more than one educational provider and both are arranging OSHC, you will have to ensure that there is no gap between policies. This means that as one policy expires the next commences immediately.

OSHC is available for a period of up to five years. If your course exceeds five years in length, then OSHC providers may issue cover for a longer period.

If you have a child born after your arrival in Australia, and you only have a single OSHC policy you must change that to a family policy. If family members join you after your arrival in Australia they will have to demonstrate that they have an OSHC policy for the duration of their visas.

Proof of insurance: When you lodge your application, you must provide a receipt or other proof of your OSHC payment. The OSHC should commence when you arrive in Australia.

Please visit this website for more information on acceptable institutions for purchasing your Overseas Student Health Cover -

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

How to Calculate What Length of Overseas Student Health Cover You Require:

- If your study will finish in November or December AND the course you are completing is over 10 months in duration, you will need to provide OSHC until March 15 the following year.
- If your study finishes at any other time, you will need to provide OSHC that expires 2 months after the end date of your COE.
- If you study finishes at any other time AND your course is under 10 months in duration, you will need to provide OSHC that expires 1 month after the end date of your COE
- If you are a PhD student, you will need to provide OSHC that expires 8 months after the end date of your COE.