

FACTSHEET

Overseas Student Health Cover (OSHC)

What is Overseas Student Health Cover (OSHC)?

Overseas Student Health Cover (OSHC) is health insurance for international students studying in Australia.

If you hold an Australian student visa, it is a condition of your student visa that you maintain OSHC for the entire period you remain in Australia, unless you are exempt under Australian Government requirements.

OSHC helps international students access medical treatment and hospital services while studying in Australia.

Why do I need OSHC?

OSHC helps cover some of the costs of:

- visits to a doctor (General Practitioner)
- treatment in hospital
- emergency ambulance services (depending on your policy)
- some medicines prescribed by a doctor.

Your level of cover depends on the policy you purchase. You should read your policy carefully or contact your OSHC provider if you have questions about your cover.

Arranging Your OSHC

Students must have a valid OSHC policy before starting their studies if required under their student visa.

Where ALG has arranged your OSHC as part of your enrolment, details of your policy will be provided to you.

There are 5 health insurers in Australia that sell OSHC (OSHC insurers):

- [Allianz Care Australia](#)
- [Bupa Australia](#)
- [CBHS International Health](#)
- [Medibank and ahm \(part of Medibank\)](#)
- [nib OSHC](#)

You can buy OSHC through:

- one of the OSHC insurers listed above
- your education provider, ALG
- a migration agent or an education agent who represents your OSHC insurer.

You can compare OSHC insurers to see which one best for your needs and choose your own OSHC insurer.

Visit the website of any of the 5 OSHC insurers listed above to get a quote. You can also change your OSHC insurer at any time during your studies. However, you must make sure there is no break in your OSHC coverage.

If you arrange your own OSHC, you must ensure that:

- your policy remains current for the duration of your student visa
- you provide evidence of your OSHC to ALG, if requested
- you renew or extend your policy if your student visa or study period is extended.

Using Your OSHC

If you need medical treatment while studying in Australia:

- Visit a doctor or medical clinic.
- Present your OSHC membership card or policy details.

Follow the instructions provided by your OSHC provider about any claims or reimbursements.

If you are unsure how to use your OSHC, contact your OSHC provider directly.

What is not covered?

OSHC does not cover every medical expense.

Depending on your policy, you may need to pay some costs yourself, including:

- services not included in your policy
- dental treatment
- optical services
- physiotherapy and other allied health services
- other treatments that are excluded or subject to waiting periods.

Please refer to your individual policy for full details.

Changing Your Course or Visa

If your course or student visa is extended, you must ensure that your OSHC also remains valid for the extended period.

If your circumstances change, contact your OSHC provider as soon as possible to discuss your options.

More Information

For information about your health insurance cover, claims or policy, contact your OSHC provider directly.

Further information about Overseas Student Health Cover is available from the Australian Government Department of Home Affairs and from your OSHC provider.

If you need assistance understanding your OSHC obligations, please contact the ALG Student Experience Team.

The Australian Government has published an Overseas Student Health Cover (OSHC) Fact Sheet that provides a simple overview of what OSHC is, how it works, and important information that international students should know. Students are encouraged to read the fact sheet using the link below.

[Overseas Student Health Cover \(OSHC\) fact sheet](#)

Disclaimer

This information is provided as general guidance only and was current at the date of publication.

OSHC requirements are determined by the Australian Government and individual OSHC providers. Policy benefits, exclusions and conditions vary between providers and may change from time to time.

Students are responsible for ensuring they maintain valid Overseas Student Health Cover (OSHC) for the duration of their student visa, where required, and for understanding the terms and conditions of their individual policy.