
Overseas visitors and healthcare

Summary

- If you are an overseas visitor and need healthcare while you are in Australia, it is important to know how the health system works and what you will have to pay for.
 - The Australian Government has Reciprocal Health Care Agreements (RHCA) with many countries. Overseas visitors from these countries can access medical treatment in a public hospital. However, there are some services that are not covered, and so it is a good idea to have health insurance for your stay.
 - If you are not from one of the countries covered by an RHCA and you receive treatment in a public hospital, you will have to pay for the full cost of your care. If you have private health insurance, the insurance company may cover some of this cost.
 - Most visas require overseas visitors to hold private health insurance during their stay in Australia.
 - If you are an international student studying in Victoria, you are required to take out Overseas Student Health Cover.
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If you are an overseas visitor who is staying in Victoria, or you are planning to visit Victoria from overseas, it is important that you know how the Australian healthcare system works. Depending on your situation and country of origin, you may be charged the full cost of medical treatment provided to you by a public hospital, and you may be required to have health insurance for your stay.

To avoid unexpected healthcare costs, it is important that you are aware of your entitlements and insurance obligations.

Medicare

Medicare is Australia's public healthcare scheme. Medicare provides free or subsidised health cover for all Australian citizens and most permanent residents.

Overseas visitors and Medicare

Most overseas visitors are not eligible for Medicare. If you are not eligible for Medicare then you will be required to pay the full cost of public hospital services provided to you. If you have private health insurance, then the insurer may cover some of this cost.

Some overseas visitors may be covered by a Reciprocal Health Care Agreement (RHCA). However, RHCAs do not cover all health care services. Whether or not you are covered by a RHCA, you should take out private health insurance to make sure you are not liable for unexpected healthcare costs while in Victoria (and elsewhere in Australia).

Reciprocal Health Care Agreements

The Australian Government has RHCAs with a number of countries. These agreements allow visitors to receive Medicare benefits in Australia if they require essential treatment. This includes visits to a local doctor and medical treatment in public hospitals.

The countries covered by RHCAs are:

- Belgium
 - Finland
 - Ireland
 - Italy
 - Malta
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- Netherlands
- New Zealand
- Norway
- Slovenia
- Sweden
- United Kingdom.

Only essential medical treatment is covered by the RHCAs. If you want to see a doctor or attend a public hospital for treatment that is not immediately medically necessary, you will be required to pay the full cost of the service.

Some RHCAs do not cover visitors on student visas. If you are not sure whether you are covered by a RHCA and you are in Australia, visit your nearest Medicare branch and discuss your situation with a staff member.

RHCAs are not intended to replace private travel health insurance. Overseas visitors should consider taking out private health insurance for their stay in Australia.

Private health insurance

If you are not from one of the countries covered by RHCAs, you should consider taking out private health insurance in case you require medical treatment while in Victoria (and Australia). If you need medical attention during your stay and you do not have private health insurance, you will be charged for all hospital, ambulance and doctors' fees. If your medical situation is serious, the costs can be considerable.

Even if you are from one of the countries covered by a RHCA, you should consider taking out private health insurance, as you will be charged the full cost of any public hospital treatment that is not immediately medically necessary, as this treatment is not covered by the RHCA.

Whether or not you are covered by a RHCA, your visa subclass may require you to hold private health insurance during your stay in Australia. You should consider whether or not the minimum level of insurance that the Department of Immigration and Border Protection (DIBP) requires you to hold as a condition of your visa will be adequate to meet your needs, and whether you can afford to pay the full cost of any treatment not covered by the policy. If not, you may need to take out a more comprehensive insurance policy.

There is a wide range of private health insurers and general insurers that provide health insurance for overseas visitors. What is covered by your policy will depend on the type of package you have purchased and your insurer. Most companies offer a number of options to suit a range of travellers.

Check what your health insurance policy covers and what it does not. Most overseas visitors' health plans only provide limited cover for medication. If you need treatment with medication, you may have to pay a large bill.

Many insurance policies also include waiting periods. If the waiting period has not been served, the insurer may not have to pay your medical costs, and you may instead be responsible for paying for the full cost of treatment provided to you.

Overseas students and healthcare

If you are an international student studying in Victoria, you are required to take out Overseas Student Health Cover (OSHC). This covers some costs associated with medical treatment and hospital expenses. OSHC also provides some cover for ambulance services and prescription medication.

You can pay for your OSHC through your insurer's website or organise payment through your education provider. Even if your university or school recommends a certain healthcare plan, you are free to make your own choice.

Although OSHC providers offer a range of plans, they are all required to provide:

- Medicare Benefits Schedule (MBS) fee for out-of-hospital medical services
- MBS fee for in-patient services
- some prosthetic devices

- public hospital accommodation
- day surgery accommodation
- ambulance services
- pharmaceutical benefits up to \$50 per pharmaceutical item to a maximum of \$300 a year for a single membership.

Make sure you are aware of any exclusions or waiting periods under the policy. If you require medical treatment that is not covered by the policy or the waiting period has not been served, you may be charged for the full cost.

Accessing health services in Victoria

You can access emergency department services as an overseas visitor at Victorian public hospitals, but only as a private patient, unless you are covered by an RHCA. If you are in need of emergency medical attention, you should go to the nearest public hospital emergency department, where you will be treated as a private patient. You will be expected to pay for any services that you receive.

You can access planned services (including maternity services) at Victorian public hospitals, but only as a private patient, providing that the public hospital has the capacity to treat you.

You can access public hospitals as a private patient, but it is recommended that you discuss fees with the hospital beforehand, and check whether your private health insurer will meet these costs. The public hospital may request verification of your private health insurance or evidence of your ability to pay before you are admitted.

How to pay for treatment and medication

There are two options for payment, which are to:

- make a direct payment to your healthcare provider and then obtain a refund from your OSHC insurer
- forward the unpaid account to your OSHC insurer.

Claims for medication require payment to the pharmacy first before making a claim to your insurer.

Who to talk to about health services

If you are unsure about your obligations or you are having difficulties navigating the health system, there are a number of people and organisations you can speak to.

Study Melbourne Student Centre (SMSC)

For access to local services and community resources, as well as crisis assistance, contact the **Study Melbourne Student Centre**.

Medicare and Reciprocal Health Care Agreements

Contact **Medicare** to find out whether you are covered by a Reciprocal Health Care Agreement, and what services you are entitled to under this agreement.

Department of Immigration and Border Protection

The Department of Immigration and Border Protection can advise you about the requirements of your visa, and the level of insurance that you may be required to hold for your stay in Australia.

Doctors and specialists

Questions about the costs of public or private hospital care should be discussed with your doctor or specialist.

Hospital patient liaison officers

If you are in hospital, you can ask to speak to a patient liaison officer. They will help you with any issues you have relating to your treatment or payment arrangements.

Private health insurance companies

Talk to your private health insurance provider about any questions you have relating to your plan and what it covers.

Private Health Insurance Ombudsman

betterhealth.vic.gov.au

For any issues relating to private health insurance that you cannot resolve with your insurance provider, the **Private Health Insurance Ombudsman (PHIO)** can help.

Health Complaints Commissioner

If you have a complaint involving a health service or a health privacy issue, you should speak to the **Victorian Office of the Health Complaints Commissioner**.

Where to get help

- Your GP (doctor)
- Your hospital
- Patient liaison officer
- Your health insurance company

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