

Overseas Student Health Cover Policy (GC)



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ABN 38 076 195 027

Document

Document Name	Overseas Student Health Cover Policy (GC)
Brief Description	Overseas Student Health Cover (OSHC) is insurance to assist international students meet the costs of medical and hospital care that they may need while in Australia. This Policy outlines how Griffith College ensures that students meet the visa requirements of maintaining OSHC for the entire duration of their student visa.
Responsibility	Director, Marketing and Admissions
Initial Issue Date	20/01/2010
Authorising Body	Management Committee

Version Control

Date	Version No.	Summary of Changes	Reviewer Name and Department/Office
02/02/2018	4	Policy changes prior to December 2019 are found on H drive.	Director, Marketing and Admissions
09/11/2022	5	Updated to reflect additional OSHC provider	Director, Marketing and Admissions

Related Documents

Name	Location
N/A	N/A

Contents

1	Purpose and Scope	3
1.1	Introduction	3
1.2	Purpose	3
1.3	Scope	3
2	Policy Statement	3
2.1	Who requires OSHC	3
2.2	OSHC Exemptions	3
2.3	OSHC provided by Allianz Global Assistance	4
2.4	Students on Packaged Offers	4
2.5	Students Not on Packaged Offers	4
2.6	Payment	4
2.7	Refund	4
3	Responsibilities	4
4	Compliance	5
4.1	General	5
4.2	Relevant Legislation	5
4.3	Review	5
4.4	Records Management.....	5

1 Purpose and Scope

1.1 Introduction

This Overseas Student Health Cover Policy sets out the approach of Griffith College relating to the management of ensuring all international students have OSHC.

1.2 Purpose

The purpose of this Policy is to confirm that Griffith College complies with the legal requirement to ensure that students meet the visa requirement of maintain a OSHC for the entire duration of their student visa.

1.3 Scope

This Policy applied to all Griffith College international students.

2 Policy Statement

Overseas Student Health Cover (OSHC) is insurance to assist international students meet the costs of medical and hospital care that they may need while in Australia. OSHC will also pay limited benefits for pharmaceuticals and ambulance services.

OSHC is a requirement determined by the Australian Government through the Department of Home Affairs (HA), students must maintain OSHC for the entire duration of their student visa.

From 1st July 2010 HA determined that students must maintain OSHC for the entire duration of their student visa. Griffith College is obligated to ensure that students meet this visa requirement.

2.1 Who requires OSHC

People who must take out OSHC are overseas students undertaking formal studies in Australia and their dependents (for example, spouses and children under 18 years old).

For the purposes of OSHC, 'overseas student' means:

- a person who is the holder of a student visa; or
- a person who:
 - is an applicant for a student visa; and
 - is the holder of a bridging visa; and
 - was immediately before being granted the bridging visa, the holder of a student visa.

2.2 OSHC Exemptions

Australian Citizens and the holders of some Australian residency visas do not require OSHC.

Overseas Students are exempt from requiring to purchase OSHC if they are from countries that have a specific (government-to-government) agreement with Australia that covers their insurance requirements.

- Residents from Norway are provided with adequate health insurance by the Norwegian Government (the National Insurance Scheme).
- Residents from Sweden can take out health insurance with Kammarkollegiet (the Swedish Legal, Financial and Administration Agency). This insurance is considered adequate health insurance. However, this insurance is not universal and student visa applicants must present evidence of cover with their application or they are required to hold OSHC.
- Residents from Belgium are specifically covered by their Reciprocal Health Care Agreement, which is considered adequate health insurance.

2.3 OSHC provided by Allianz Global Assistance

Griffith College utilises the services of Allianz Global Assistance for the provision of OSHC. The minimum length of an OSHC policy provided by Allianz Global Assistance is 3 months.

Full details in relation to OSHC provided by Allianz Global Assistance and what is covered by the OSHC can be found at www.allianzassistancehealth.com.au.

Should a student wish to source cover from an alternate insurer, they must present appropriate membership documentation to Griffith College on commencement of their studies. Appropriate membership documentation i.e. a membership card, must state the insurer, the policy number, the policy start and end dates.

Only Australian registered private health Insurers, which have entered into the Deed, can offer OSHC. Insurers who currently offer OSHC products and policies include:

- Australian Health Management (AHM OSHC, offered through Medibank Private Limited)
- CBHS International Health
- Peoplecare Health Limited (Allianz Global Assistance offers OSHC products and policies under an arrangement with Peoplecare)
- BUPA HI Pty Ltd (Australia)
- Medibank Private Limited
- Health Funds Limited

2.4 Students on Packaged Offers

Upon commencement students on a packaged offer with Griffith College and Griffith University will be issued one Standard Policy. The onus is on the student to advise Griffith College if they wish to vary their policy, for example, to extended duration or obtain family cover.

2.5 Students Not on Packaged Offers

Upon commencement students not on a packaged offer will be issued one Standard Cover Policy for the entire length of their student visa. The onus is on the student to advise Griffith College if they wish to vary their policy, for example, to extend duration or obtain family cover.

2.6 Payment

Students will be required to pay the fee current at the time of commencement. The fee for the entire Visa Length policy will be charged to the students account once they have enrolled.

The amount quoted on the Offer Letter is indicative only and may differ from what is charged to the students account.

2.7 Refund

If a student withdraws from Griffith College, a refund of the unused portion of cover can be obtained directly from the relevant Overseas Health Care provider.

3 Responsibilities

Responsibility	CFM	AM	DMA	All
Maintain currency of policy	C	R	A	I
Maintain updates to corresponding process	C	R	A	I
Liaise with Navitas Finance to ensure OSHC cover is accurately reflected in the Student Management System	R	S	A	
CFM = College Finance Manager, QCM = Quality & Compliance Manager, AM = Admissions Manager, DMA = Director, Marketing & Admissions, All = Staff				

4 Compliance

4.1 General

Director, Marketing and Admissions will ensure staff are informed about this Policy through staff meetings and communications.

Students will be made aware of this Policy through the College website, digital campus, communication and support from Student and Academic Services and Support teams.

4.2 Relevant Legislation

- [HES Domain 1\(1.1 – 1.5\)](#)
- [National Code 2 – Recruitment of an overseas student](#)
- [National Code 3 – Formalisation of enrolment and written agreements](#)
- [National Code 5 – Under 18 students](#)

4.3 Review

This Policy is tested and reviewed at least every 24 months and when at the time of any changes to the regulatory compliance requirements, legislation, regulation and guidelines. This review process aims to ensure alignment to appropriate strategic direction of Griffith College and continued relevance to Navitas' current and planned operations.

4.4 Records Management

All records in relation to this document will be managed as follows:

Record type	Owner	Location	Retention	Disposal
Policy	Director of Marketing and Admissions	Policy Hub	Permanently with control in place for revisions	Policy Hub archive