Australia Awards

What do I need to know about my Health Insurance if I have a pre-existing medical condition?

On Award Health Insurance

Australia has a special system of health cover for international students called Overseas Student Health Cover (OSHC). Your Australia Award covers the costs of OSHC which is organised by your university as part of your entitlements. Please consult your university website to find out which of the following five providers your university has an agreement with:

- Australian Health Management OSHC: www.ahmoshc.com
- BUPA Australia: www.bupa.com.au/health-insurance/cover/oshc
- Medibank Private: www.medibank. com.au/
- Allianz Global Assistance: www.oshcallianzassistance.com.au/
- NIB OSHC: www.nib.com.au/overseas-students

What your OSHC will cover

- When visiting the Doctor, the benefit amount listed in the Medicare
- Benefits Schedule (MBS) Fee for out-of-hospital medical services
- 100 per cent of the MBS fee for inpatient medical services
- Public hospital shared ward accommodation
- Day surgery accommodation
- Some prosthetic devices
- Pharmaceutical benefits up to $50 per pharmaceutical item to a maximum of $300 a year for a single membership ($600 for a family membership)
- Ambulance services.

What your OSHC may not cover

- Treatment arranged before coming to Australia
- Treatment needed while travelling to or from Australia
- Transportation of an overseas student or dependent into or out of Australia for any reason
- Treatment covered by provisions for compensation and damages

Your insurance policy will impose a waiting period on pre-existing conditions. The waiting period may vary among providers. During this waiting period any expenses relating to treatments required for your pre-existing condition will not be covered.

We strongly encourage you to disclose pre-existing conditions so that you can be provided with relevant and timely advice prior to mobilisation. You can purchase additional health insurance coverage if you wish to do so.

Waiting periods

On the day you arrive in Australia, your OSHC will come into effect. There will however be a period of time that you will have to wait until you can claim for the following services (depending on the provider):

- Treatment during the first 12 months of membership for pre-existing medical conditions, disabilities and pregnancy-related services; and
- Treatment during the first two months of membership for preexisting psychiatric conditions.

What is a pre-existing condition?

A pre-existing condition is any personal illness or health condition that was known to you and existed prior to accepting the offer for an Australia Award. This is usually a chronic illness (e.g. diabetes, hypertension, cancer, depression, asthma and coronary disease), injury or a pregnancy.

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What about pregnancy?

If you fall pregnant prior to mobilisation you are encouraged to notify GRM so you can be provided with relevant and timely advice. Recipients who are pregnant are strongly advised to consider deferring or suspending their study in Australia. You can then resume your studies after the birth of your baby. DFAT does not discriminate against pregnant Recipients. You are entitled to continue your study and are covered for maternity care as long as you have satisfied any applicable waiting period on your OSHC.

Airlines have their own restrictions due to health and safety requirements for expectant mothers. For pregnant women, any travel must be completed by 36 weeks and 6 days for single uncomplicated pregnancies and 32 weeks and 6 days for multiple uncomplicated pregnancies.

Ensure that your Doctor is aware of your travel plans, that there are no known complications and that you are not travelling against any medical advice. After 28 weeks, most airlines will require a letter from your Doctor confirming your estimated date of delivery and stating that there are no complications.

What you need to know and do

i. Prior to mobilisation:

- Find out the name of the OSHC provider from your university website
- Read and understand the OSHC Policy information on the website and in the information provided by DFAT/Palladium & University
- If you need to bring your medication with you, find out how at: http:// www.tga.gov.au/consumers/#.VCVAD2eSz84
- If you have a pre-existing medical condition or injury, visit your Doctor and get advice on medication to take and to get a medical note to carry with you to Australia.

ii. On arrival

- Make an appointment with your Student Contact Officer who will then refer you to the most appropriate point in the university for more advice on your specific situation.
- Whenever you feel that your medical condition is impacting on your ability to participate and perform satisfactorily on your Award, please advice your Student Contact Officer immediately.

Some Useful Websites:

OSHC: http://www.health.gov.au/internet/main/publishing.nsf/content/overseas+student+health+cover+faq-1

Travelling with Medicine into Australia:

- www.tga.gov.au/consumers/personal-importation-scheme.htm

Cancer:

- www.cancer.org.au

Diabetes:

- www.diabetesaustralia.com.au

HIV:

- napwa.org.au
- www.afao.org.au

Glaucoma:

- www.Glaucoma.org.au

Remember, if you do not disclose a preexisting medical condition and you require medical attention while on award within the first 12 months, you are unlikely to be covered by your OSHC. Please speak to your Program Officer and disclose your personal needs. Your details will be treated with utmost confidentiality and will allow for specific advice and support to be provided.

The Australia Awards are managed in Africa by Palladium on behalf of the Department of Foreign Affairs and Trade.

Social Inclusion Officer

social.inclusion@australiaawardsafrica.org
Mobile: +254 706 546 524