

# Paying for healthcare in Australia

Understanding how the Australian health system works can be confusing. Here is some useful information about your private health insurance (OSHC) and understanding what you might need to pay when accessing healthcare.



## Healthcare in Australia

The Australian health system is made up of two systems - the public system and the private system.

The **public health system** is accessed through Medicare - services that are fully covered by the public system are "bulk billing". Medicare is usually only available to Australian citizens, permanent residents and migrants from a few listed countries.

The **private health system** can be accessed by anyone, though there may be larger costs involved without private insurance. Services that are fully covered by a private health insurance policy are "direct billed."

Most international students access sexual and reproductive healthcare in the private system.

## What is OSHC?

If you are an international student studying in Victoria, you will have organised some **Overseas Student Health Cover (OSHC)**.

OSHC is **private insurance** to help you cover the costs of medical treatment, hospital care, and some prescription medications you may need while in Australia. This insurance might be provided through companies like BUPA, Medibank, Australian Health Management, NIB or Allianz.

Each OSHC provider will have a variety of plans available, so contact your provider to check you are covered for what you might need. You should ask them about **waiting periods, exclusions and other limitations** on your plan – for example, many plans do not cover pregnancy-related care (including abortion) in your first 12 months in Australia.

OSHC providers may also have a list of **"preferred" health providers** who they accept direct billing from. You can get the contact details of these services from their websites.

If you're from a country with a Reciprocal Health Care Agreement (RHCA) you might receive some Medicare benefits, also known as **Reciprocal Medicare**.

If you don't have health cover in Australia, medical services can be very expensive. For example, an abortion can cost over \$1000.



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## How much will a service cost?

The cost of sexual and reproductive health services will **depend** on where you go, how healthcare providers bill their services, and your private health insurance cover,

When trying to figure out how much a service might cost, or how much your insurance provider will cover, you can provide your insurance company with the **Medicare Item Number** for the medical procedure. You can ask medical reception staff to check this for you, or search the Medicare Benefits Schedule for an item number [here](#).

## Paying for treatment and medication

When you need medical treatment, there are two options for payment:

- Pay the health service (eg. GP clinic) upfront, then get **refunded** by your insurer
- **“Direct billing”** – where the clinic will send your bill directly to your insurer. This can reduce any payment you might need to make on the day of the appointment. Check with individual clinics if they have can provide “direct billing” to your insurance company.

Depending on your insurance plan, you may still need to pay an extra amount for some services – this is called an **“out-of-pocket”** cost, or a “gap fee”.

If you are buying prescription medication, you will first need to pay the pharmacy directly before making a claim to your insurer.

## Finding a health service that suits your budget

There are a few places you can go to find a suitably priced health service.

- **1800 My Options** can help you find sexual and reproductive healthcare services in Victoria. Call 1800 696 784 (weekdays 9am – 5pm), webchat and email [info@1800myoptions.org.au](mailto:info@1800myoptions.org.au).
- Your **college or university** on-campus health care service can be an affordable option. The on-campus health care services can provide you with check-ups, sexual health assessments and women’s health care.
- Many **OSHC providers** have a list of clinics that can bill your insurance provider directly, so you don’t need to pay extra. Search using their “Find a Doctor” tool:
  - BUPA – [Find a Doctor Near You](#)
  - Medibank – [Find a Provider](#)
  - Australian Health Management - [Find an Overseas Student Healthcare Provider](#)
  - NIB - [Find a Provider](#)
  - Allianz – [Find a Doctor](#)
- **Melbourne Sexual Health Centre**  
This clinic provides free sexual health testing and treatment (it does *not* provide contraception or abortion services, Cervical Screening Tests or vaccination for HPV). This clinic is free for everyone, including international visitors without medical insurance or a Medicare card.  
580 Swanston Street, Carlton  
9341 6200