



Regional Migration
Australia

HEALTH INSURANCE FACT SHEET

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Health Insurance

Ensuring you have adequate health coverage protects you from unexpected medical costs and is often a condition of your visa. Certain Australian visas mandate that holders maintain adequate health insurance while in the country. This is commonly enforced through Condition 8501, which requires visa holders to have health insurance that meets specific standards. Failure to comply can affect your visa status and future applications.

What Constitutes Adequate Health Insurance?

Adequate health insurance should provide coverage that includes:

- **Public Hospital Treatment:** Benefits equal to the state and territory health authority rates for ineligible patients, covering all hospital costs.
- **Medical Services:** 100% of the Medicare Benefits Schedule (MBS) fee for in-hospital services.
- **Pharmaceuticals:** Coverage for all Pharmaceutical Benefits Scheme (PBS)-listed drugs administered during hospital stays.
- **Ambulance Services:** 100% of the charge for medically necessary transport.
- **Surgically Implanted Prostheses:** Benefits equal to 100% of the minimum benefit amount listed in the Private Health Insurance (Prostheses) Rules.

Reciprocal Health Care Agreements (RHCAs)

Australia has Reciprocal Health Care Agreements (RHCAs) with certain countries, allowing their citizens limited access to Medicare. However, this coverage is not comprehensive and may not meet visa requirements. Even if you're from an RHCA country, it's advisable to have additional private health insurance to cover services not included under Medicare.

Selecting a Health Insurance Provider

When choosing a health insurance provider, consider the following:

- **Compliance:** Ensure the policy meets the Australian government's requirements for adequate health insurance.
- **Coverage:** Review what is included and excluded in the policy, such as outpatient services, dental, optical, and physiotherapy.
- **Costs:** Understand premiums, excesses, co-payments, and any waiting periods.
- **Provider Reputation:** Research the insurer's reliability and customer service.

If you would like assistance with obtaining quotes from suitable health insurance providers, please email admin@regionalmigration.com or call our office on 1800 567 663.

Further information can be found on the department's website:

<https://immi.homeaffairs.gov.au/help-support/meeting-our-requirements/health>

Frequently Asked Questions (FAQs)

Q: What is Medicare?

A: Medicare is Australia's public healthcare system. It provides free or subsidised medical services, like visits to the doctor, hospital treatment, and some medicines. However, most temporary visa holders are not eligible for Medicare and must arrange their own adequate health insurance while living in Australia.

Q: What does 'adequate health insurance' mean?

A: It refers to insurance that covers hospital, medical, and emergency services at a level deemed suitable by the Department of Home Affairs.

Q: Do I need adequate health insurance?

A: Most temporary visa applicants must have adequate health insurance to meet visa conditions and avoid visa refusal or cancellation. If you are unsure whether you require adequate health insurance, please discuss with your Registered Migration Agent.

Q: Which visas require health insurance?

A: Health insurance is typically required for temporary working, visitor and student visas.

Q: What's the difference between OVHC and OSHC?

A: Overseas Visitor Health Cover (OVHC) is for visitors and workers (non-student temporary visa holders). Overseas Student Health Cover (OSHC) is for student visa holders.

Q: Can I choose any insurance provider?

A: You can choose any approved Australian health insurer offering OVHC or OSHC policies. Always check that the policy meets visa conditions.

Q: What happens if I don't maintain health insurance during my stay?

A: Not maintaining adequate health insurance can breach your visa conditions and could lead to visa cancellation.

Q: Is ambulance cover included in OVHC?

A: Not always. Make sure to read your policy carefully or ask your insurer to confirm whether ambulance services are included.

Q: Can I upgrade or change my insurance during my stay?

A: Yes, you can change or upgrade providers. Just ensure there's no gap in your coverage.

Q: What happens if I don't have Condition 8501, am not eligible for Medicare and require medical treatment?

A: Without adequate health insurance, you are personally responsible for all medical expenses, including hospital and emergency services.

Google Verified Testimonials



Compared to my previous Agents; RMA are the best! They have a 10/10 level of professionalism! Answering queries on a timely manner, always gives me heads up on what's next.

RMA compassionately serves their clients with a smile! Highly Recommended! Got my 482 Skilled Visa Approved!

Giddy Nick



Big Thank you to Regional Migration Australia for all the support and professional service for getting my Subclass 482 visa approved and making my dream come true. Really appreciate Kristie, Nerelle and Mirela for assisting me and making this whole process easy and seamless to me. I 100% recommend using Regional Migration Australia agent of your visa process.

Rino John Raju



Regional Migration Australia have been incredible, they helped us get our subclass 482 visa approved. We couldn't have been in better hands. Trish, Nerelle and Mirela were all superb to deal with. Professional, dedicated and determined to get us the outcome.

Thank you so much to Trish and the team. Would highly recommend Regional Migration Australia.

Orsolya Teknyős

Contact Us

If you want like assistance with your visa application or any other migration services please contact us.

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