

Dear OSHC Team

Please find below 2 sets of feedback from Independent Higher Education Australia (IHEA) members on the Overseas Student Health Cover Issues Paper.

Although only 2 responses were received, the positions are quite different. If you would like to explore this feedback in more detail with the providers, please let me know.

Feedback Response 1

Education providers get paid commission for having exclusive contracts in place with health cover providers.

- This is standard practice and indeed the provider from which this feedback was provided has a group wide agreement with MediBank.
- It achieves discounts based on volume for students along with a range of additional services for students to access.

Agents are able to achieve similar benefits for students as education providers through agreements.

- They are best positioned to provide such service given they are in the front line of the process

Banning commissions paid to agents will only result in education providers splitting or passing on commissions to agents for OSHC acknowledging the valuable role played by agents.

If banning commissions to agents then need to do the same with education providers.

Has anyone talked with health care providers about this?

- Anti-competitive behaviour is expected to creep in from health cover providers to secure their market share.

Overall, the provider does not support these proposed changes. It is not beneficial to students and not helpful to the sector generally, potentially creating an unfair playing field.

Feedback Response 2

This would be a welcome amendment, as it proposes to improve the process for international students to apply for private health cover, reduce the agent commissions on referrals (incentivising quality and fit over who pays the best commission), and better access to reproductive services.

Nothing from the provider's perspective would be problematic, but agents may well have some feedback.

Regards

James