DEED FOR THE PROVISION OF OVERSEAS STUDENT HEALTH COVER

24 June 2024

ACKNOWLEDGEMENT OF COUNTRY

Monash University recognises that its Australian campuses are located on the unceded lands of the people of the Kulin Nations, and pays it respects to their Elders, past and present.

INTRODUCTION

Monash is pleased to provide general feedback to the changes proposed in the Overseas Student Health Cover consultation paper. Should more specific information be required we are available for further engagement. Please feel free to contact:

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FEEDBACK

Change 1: Publication of OSHC product information on privatehealth.gov.au

We support the proposal to provide product details for comparison, to be made available for students in-country and upon arrival in Australia. Given the specific language and conditions, it should be published in forms that are very clear and understandable by all students. To enable them to make a decision not just on price, but on value, it should include applicant waiting periods, exclusions, payment/refund processing times as well as a full product comparison.

Change 2: Caps on certain payments by insurers to third-party agents

We seek clarity on whether the caps will only apply to agents for recommending and/or selling insurance products to students or whether it will also affect payments from the Insurer to the University. As noted in the paper, Universities may receive funding from the insurer by ways of administrative fees and/or funding that are often allocated toward valuable proactive or preventative programs to support the international student experience. These types of payments should be clearly exempt from caps to ensure support programs are not unintentionally affected.

In any case, another mechanism to achieve this policy objective would be to provide guidelines to both insurers and agents to ensure transparency in promoting the insurer's OSHC products to students.

OSHC products from the same insurer may have different costs and policy conditions that are dependent on whether the insurer's policy is purchased through the agent or the education institution. Active disclosure of the differences of what may seem like the same OSHC product to a student is necessary to ensure students are aware of any product differences such as waiting periods and can make informed choices about whether to purchase the insurer's OSHC product through the agent or the educational institution. (For example, students may buy *Insurer X Standard Policy* from an agent, as opposed to *Insurer X Essentials* from Monash. The main difference between the two is the Standard Policy has a 12 month waiting period for pregnancy related treatments, while the Essentials Policy does not).

Change 3: Waiting periods for pregnancy-related care

Monash supports the objective of the proposal which is to increase access to benefits for consumers who require healthcare during pregnancy. Defining pregnancy related conditions is essential, from conception to delivery, including pathology, associated tests, outpatient clinic visits, midwife visits and care. We support the reduction in any waiting period for miscarriage or access to termination of pregnancy.
Experience with our students suggests that providing access for pregnancy related care connects students and their health practitioner to services which enable the students to continue studying, working and managing their lives with minimal interruption. It reduces uncertainty and supports their mental health. This is particularly true of pregnancy related care for students with unwanted or unplanned pregnancies.

We assume there will be an increase in premiums and this will require consideration for impact on student choice.