Issues Paper: Overseas Student Health Cover May-24	
Link to paper	
https://consultations.health.gov.au/provider-benefits-integrity/improving-the-oshc-program/consultation/download/	
Change 1: Publication of OSHC product information on privatehealth.gov.au	
Question	**Response**
Is the proposal supported?	NSW Health supports this proposal
What is the likely impact on:	
* Premiums	nil
* Purchasing behaviour, and	Students will be able to have a clear understanding of the products available. They will be able to compare products and select one that suits their health insurance needs. Product coverage and scope will be clearly outlined allowing an informed appropriate choice
What are appropriate metrics for measuring the impact?	The measure will be number of valid policies that cover students allowing appropriate claiming to take place
What is the anticipated:	
* Regulatory burden	Unknown
* Implementation timeframe	Implementation timeframe should be instant as the information is readily available on the individual websites.
Are there differences between OSHC and CHIPs which must be considered?	Not as far as we are aware
Change 2: Caps on certain payments by insurers to third-party agents	
Question	**Response**
Is the proposal supported?	NSW Health supports this proposal
What is the likely impact on:	
* Premiums	The cap on premiums should reduce the cost of purchasing health cover and allow for complete transparency
* Purchasing behaviour, and	Greater choice of appropriate products available to students that are fair and equitable.
What are appropriate metrics for measuring the impact?	Unknown
What is the anticipated:	
* Regulatory burden	Unknown

* Implementation timeframe	Unknown
Regarding third party agents	
* How should agents be defined?	Unknown
* How should types of payments be defined?	Unknown
* What is an appropriate maximum amount or percentage that could be applied to the payment?	Unknown
* What issues should be considered to take account for differences in the marketing and/or business acquisition strategies between insurers?	Unknown
* What transition period should be applied?	Varied as current contracts may be valid
Change 3: Waiting periods for pregnancy-related care	
Question	**Response**
Is the proposal supported?	NSW Health supports this proposal
What is the likely impact on:	
* Premiums	It is hoped that there would be no financial increase
* Purchasing behaviour, and	No change anticipated
What are appropriate metrics for measuring the impact?	Number of admitted patients v's the number that are covered.
What is the anticipated:	
* Regulatory burden	Unknown
* Implementation timeframe	Implementation timeframe should be instant as the information is readily available on the individual websites.
Regarding pregnancy-related care	
* How should pregnancy related care be defined?	Pregnancy related care encompasses both prenatal, delivery and postnatal care for expectant mothers.
* What has been the previous experience when there was no waiting period for pregnancy related care?	No waiting periods for pregancy facilitated a smooth process and delivery of care for both the patients and hospital staff.
* How should waiting periods be applied to newborns?	No waiting period should apply if baby is added onto a family cover insurance within an appropriate number of days after delivery.
* Should there be a differentiation of waiting period based on product duration or type?	No. The waiting period should be standarised across all products.