

July 2024

University of Melbourne submission in response to the Department of Health and Aged Care Issues Paper: *Improving the Overseas Student Health Cover Program – 2024*

The University of Melbourne notes the current Deed for the Provision of Overseas Student Health Cover (OSHC) is due to expire on 30 June 2025.

The university also notes the three potential changes to the Deed raised in the Issues Paper:

- 1 Publication of product information on privatehealth.gov.au website using templates like Private Health Insurance Statements to allow consumers to more easily compare coverage.
- 2 Caps on payments by insurers to third party agents for non-healthcare services to reduce the cost of these services to the consumer.
- 3 Removal or reduction in waiting period for pregnancy related care for some or all policies to enable better access to reproductive services.

Feedback on the changes proposed

1) Change 1

The University is supportive of the simplification and clarification of OSHC product information.

The OSHC version of the Private Health Insurance Statement should provide information sufficient to enable prospective students to distinguish between basic OSHC products and more comprehensive OSHC premium products.

2) Change 2

The University of Melbourne supports the restriction on commission agreements between insurers and third-party agents such as third-party *international student recruitment agencies* given that there is unlikely to be any meaningful benefit to the consumer from such arrangements.

However, partnerships between insurers and *educational institutions* can provide a wider range of complementary health, wellbeing and other student services including to those insured.

The University of Melbourne supports a regime whereby insurers may enter agreements involving commissions with education institutions so long as prospective insurees are informed in writing prior to entering a contract with the insurer that the insurer has a partnership agreement with the educational institution which involves payments to that educational institution.

3) Change 3

The University of Melbourne's preferred OSHC policy already has no waiting period for pregnancy related care.

The University of Melbourne would welcome the removal of wait periods for pregnancy-related care across all OSHC products.
