



# getting help for your mental health

**A guide for international students**

**July 2024**





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# Accessing mental health support in Australia as an international student

Being a student in another country can be challenging. Moving and settling into a new country is a major change, even if the culture is similar. Whether you have just moved to Australia or have been here for some time, there are situations that you may find challenging.

It's normal to have ups and downs. Your wellbeing is influenced by your physical, social, mental and emotional health, your culture, religion, upbringing, and what's going on around you. Many young people experience mental health challenges. If you are feeling anxious, depressed or having thoughts about self-harm it is important that you seek support.

## Here are some signs and symptoms of mental health difficulties:

- not enjoying, or not wanting to be involved in things that you would normally enjoy
- changes in appetite or sleeping patterns
- feeling sad or 'down' or crying more often
- being easily irritated or having problems with friends and family for no reason
- finding that you aren't performing at school, TAFE, university or work like you used to
- being involved in risky behaviour that you would usually avoid, like taking drugs or drinking too much alcohol, or depending on these substances to feel 'normal'
- having trouble concentrating or remembering things

- having negative, distressing, bizarre or unusual thoughts
- feeling unusually stressed or worried
- feeling things have changed or aren't quite right.

If you are experiencing mental health difficulties, it's important that you reach out to a trusted friend, family member, teacher or Elder to share what you are going through.

If you ever feel unable to cope because of overwhelming or intense emotions, or if you have any thoughts of harming yourself, then ask for help immediately.

**For an emergency or immediate help contact triple zero (000).**



## You can also call a national 24/7 crisis service:

### Lifeline:

13 11 14

### Suicide Call Back Service:

1300 659 467

### Beyond Blue:

1300 224 636.

For more information, see: [What are mental health difficulties and when to seek help](#)

Whatever your situation, it's important to reach out for help. The service you access first can help you work out your options, so you can choose the best pathway for support.

Speak to your student services office to ask for help and advice on accessing counselling services:

1. [ehheadsace](#) and other online services can provide free advice, information and support – see [www.headspace.org.au](http://www.headspace.org.au) for details.
2. Your university may provide free counselling services to students. This may be limited to a certain number of sessions.
3. Many local community health centres can provide free or local cost health services including counselling and support with alcohol or drug use.
4. Some mental health services offer free intake appointments. The intake team may offer some support, or they may help to find you another service that can provide the support that you need.
5. Local council or youth services may also be able to provide counselling.
6. You may be able to access support from a psychologist under a Mental Health Treatment Plan and claim a rebate from your Overseas Student Health Cover (see below).
  - You should check with your Health Cover provider before booking an appointment about how much rebate is available, and what services you can use. The rebate may not cover the total cost, and you may need to pay the full fee at your appointment and then reclaim the cost afterwards.
  - You will need to see a General Practitioner (GP) to get a Mental Health Treatment Plan. The cost of the GP appointment should be covered in full by the OSHC provider.

If you receive help from a mental health service in Australia, this support will be confidential. Service providers will not share your personal or clinical information with your educational institution, your family, or with other services or government agencies without your agreement.

However, if you are in Australia with a Student Visa you may find it hard to access free support at many mental health services. Overseas Student Health Cover will often allow you to reclaim the cost of accessing health services.





## Translation services

You can use a translation service for your appointment, which may be helpful if English is not your first language. Ask the service you access to arrange one for you. Some mental health services can use the government-funded TIS National interpreting service for no charge.



# Overseas Student Health Cover (OSHC)

If you hold a Student Visa (subclass 500), you must have Overseas Student Health Cover. You will be able to claim some costs of healthcare services from your OSHC provider, depending on your level of cover.

## What does OSHC cover?

It is important to contact your provider to understand what, and how much, is covered.

All OSHC providers must cover ambulance, pharmaceuticals, GP and other out-of-hospital medical services, in-hospital medical services, and some private hospital services (see Appendix I). Minimum rebates apply to these. Some providers may reimburse more than the minimum amount, and some may cover additional services.

Some providers also have agreements with health care providers or health facilities which aim to reduce your out-of-pocket costs.

## Out-of-pocket costs

International students may have an out-of-pocket cost with service providers who charge a fee that is higher than the MBS item fee or the OSHC rebate. It is important to explain this to international students, as the rebate will only apply to the amount under the MBS.

## Waiting periods

Some providers may have a waiting period for pre-existing conditions, pregnancy-related conditions, pre-existing psychiatric conditions, and in-hospital psychiatric services. It is important to check waiting period requirements with your OSHC provider.

## How to claim

For most services, you will need to pay the full amount to the medical provider when you have your appointment. The provider will issue you with a tax invoice which you will need to submit a claim with your health insurer for reimbursement. The time it takes for the claim to be processed can vary across health insurers.

For some services, the provider may be able to send a claim automatically to the health insurer, which will pay the medical provider directly. You will probably need to pay the proportion of the cost that the health insurer does not cover (called the out-of-pocket cost or 'gap fee') at the time of the appointment.

You should check with your provider about how much will be covered prior to receiving the service, how to claim the bill, and any out-of-pocket expenses. This information should be available on their website.







## Accessing support if you are aged 25 or below through a headspace service

headspace helps young people aged 12-25 to access support through centres across Australia, online and phone counselling services, work and study services, and our presence in schools and universities. headspace can help you with mental health, physical health (including sexual health) alcohol and other drug services, and work and study support.

There are over 160 headspace services, with centres in each State and Territory, and often located close to university campuses. You can go into any headspace centre without an appointment and someone will speak to you confidentially about what help and support you need.

The headspace staff will give you advice on what services and supports they can offer you. Sometimes they will be able to provide some support without any cost. They may advise you to see a GP to obtain a Mental Health Treatment Plan. This will enable you to access low or no cost mental health services at the headspace centre or elsewhere.

Some headspace centres have GPs working at the centre and can book an appointment for you.

You can also use headspace's digital programs:

- The headspace website will provide you with information and resources to help you understand and look after your mental health.
- You can also access eheadspace, a national online and phone support service, staffed by experienced youth mental health professionals. You may find it helpful to access the FAQs to understand more about eheadspace services.
- You can also join online group chats, where you can share and hear from others with similar experiences as an international student in Australia.

You can find your nearest headspace service, and information about accessing online supports, at [headspace.org.au](https://headspace.org.au).

Additional youth support services

- Kids Helpline: 1800 55 1800 (for 5 to 25 year olds)
- ReachOut (25 year olds and younger)
- SANE Australia: 1800 187 263 (for 18 year olds and older)





## Accessing help if you are aged 26 or over

If you are aged 26 or over, it would be a good idea to see a GP to discuss what help and support you may need. The GP may suggest you need a mental health assessment and provide a referral for a service that can help you. There are typically telehealth or face-to-face options for getting the assessment, depending on the health service.

You can also call Head to Health on 1800 595 212 for help accessing the local mental health services and supports that are right for you. The Head to Health website also provides information about how to choose the best care for you, and the types of face-to-face and digital services that you may be able to access.









# Appendix I - OSHC Cover

The registered health insurers offering OSHC are ahm OSHC, Allianz Care Australia (Peoplecare), BUPA Australia, CBHS International Health, Medibank Private, and NIB OSHC.

Service	Rate
Ambulance	100% of the charge for emergency ambulance transport when medically necessary for admission to hospital or for emergency treatment. Coverage will vary between providers – important to confirm with the provider. This will only cover ambulance transportation to the hospital when it is an emergency. If paramedics are able to provide medical assistance on the spot and/or do not need to take the young person to hospital, the call out fee will most likely not be covered. This can vary between providers, and the call out fee will vary from state to state.
Pharmaceuticals	Up to \$50 per pharmaceutical item, prescribed and dispensed by a registered practitioner recognised by the health fund with a minimum benefit of \$500 per calendar year. This can vary between providers and is also dependent on the Pharmaceutical Benefits Scheme (PBS). Please refer to Schedule 1 b) and c) of the Deed for a more detailed explanation on the pharmaceutical benefits from 1 July 2022.
Out-of-hospital medical services e.g. GP, non-admitted hospital service, allied health including Clinical Psychologists, Psychologists, OTs and Social Workers, etc.	85% of the fee as listed on the Medicare Benefits Schedule (MBS). Some providers will cover outpatient emergency mental health treatment. All OSHC insurers must cover mental health services (both in and out of hospital) if there is a corresponding MBS item number for the service.
In-Hospital Medical Service	100% of the fee as listed on the MBS.
Private hospital services	If there is a contract between the provider and the private hospital, the amounts as specified in the contract. If there is no contract between the provider and the private hospital, then the applicable minimum benefit as set out in the Benefit Requirement Rules.

In addition to the minimum benefits above, some OSHC insurers may also offer additional services. This may be offered for an additional cost.

Below are links to resources that provide additional information on OSHC:

- [Privatehealth](http://www.privatehealth.gov.au) provides information on OSHC (or visit [www.privatehealth.gov.au](http://www.privatehealth.gov.au) and search for OSHC)
- The Department of Health and Aged Care provides explanatory guidelines for students on OSHC: <https://www.health.gov.au/resources/publications/overseas-student-health-cover-oshc-explanatory-guidelines-for-consumers>
- [Medibank](http://www.medibank.com.au) provides information about mental health services in Australia (or visit [www.medibank.com.au](http://www.medibank.com.au) and search for 'mental health services in Australia')



headspace centres and services operate across Australia, in metro, regional and rural areas, supporting young Australians and their families to be mentally healthy and engaged in their communities.



headspace would like to acknowledge Aboriginal and Torres Strait Islander peoples as Australia's First People and Traditional Custodians. We value their cultures, identities, and continuing connection to country, waters, kin and community. We pay our respects to Elders past and present and emerging and are committed to making a positive contribution to the wellbeing of Aboriginal and Torres Strait Islander young people, by providing services that are welcoming, safe, culturally appropriate and inclusive.



headspace is committed to embracing diversity and eliminating all forms of discrimination in the provision of health services. headspace welcomes all people irrespective of ethnicity, lifestyle choice, faith, sexual orientation and gender identity.

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