

# supporting international students

**Information for education institutions,  
youth services and mental health  
service providers**

**July 2024**





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# International students in Australia

***This document mainly refers to international students with a Student Visa (subclass 500) and who do not have access to Medicare under the reciprocal health agreement. Most international students hold this visa, which requires that they must hold Overseas Student Health Cover.***

International students are a unique cohort. While research shows that international students face particular challenges that make them vulnerable to mental health challenges, their visa status usually limits their access to free and low-cost health support in Australia.

In 2022, international students studying courses in Australia totalled 478,230 for the January-June period, with the top five countries including China (28%), India (16%), Nepal (9%), Vietnam (4%) and Indonesia (3%)<sup>1</sup>. This included those attending higher education, primary or secondary schools, Vocational and Educational Training (VET), English Language Intensive Courses for Overseas Students (ELICOS), and non-award courses. However, not all international students are in the 12-25 age range.

Most international students do not have access to Medicare and associated rebates and are unable to access free support at many mental health services. International students can access mental health support through counselling services at their education institution, but many of these services are centred around brief intervention, with many students only having access to a limited number of sessions.<sup>2</sup>

For more information about the specific mental health challenges faced by international students, see: [Guide to best practice in international student mental health](#), by English Australia.



# Barriers for international students accessing support



In addition to challenges to accessing appropriate support for their mental health, there are additional barriers for international students seeking support.

Practice guides by the International Education Association of Australia (2019)<sup>3</sup> and English Australia (2018)<sup>4</sup> as well as the 'International Students and their Mental Health and Physical Safety' report (Orygen, 2020) summarise the key challenges and issues faced by international students around their mental health and help-seeking.

Key barriers can include:

- difficulties accessing services on and off campus
- cost of services can impact access and ability to attend regular sessions
- due to stigma some international students may not seek support for fear of their parents, family and community finding out
- many international students will be navigating the Australian health care system on their own, and this system may vary significantly to the health care system in their home country
- international students may be hesitant to access support early on due to concerns around privacy and confidentiality, such as fear of being seen by other students, or that their help-seeking will be recorded on their transcript or impact their visa
- English language barriers, particularly communicating concepts relating to mental health
- international students may not meet multiple thresholds of care, including tertiary services.

# Supporting international students at mental health services

## Navigating the system

Many international students may be new to the Australian health care system and may need additional support to understand different terms, types of practitioners and processes. Many insurance providers offer guides to understanding the healthcare system on their websites.

Services may consider developing an in-reach model with local universities and TAFEs or offering training to staff, such as youth mental health first aid, to enhance support for international students within the tertiary community.

## Intake and access

In addition to an intake appointment, services may offer international students free brief intervention support through their Intake/Access team. They may even offer holding support for the young person as they await referral to an external service. There will need to be consideration when offering this support around the young person's level of risk and presenting concerns as well as ensuring that this support is culturally appropriate and safe.

## Salaried mental health clinicians

Services with salaried mental health clinicians can offer international students free psychological support through their salaried workers. Support through university/student services may not always be clinically appropriate for all international students given their presentation and the level of support required. In many cases, university/student services provide brief intervention support or are focused on providing wellbeing support around academic issues.

## Non-salaried mental health clinicians (private providers)

International students can access support via private practitioners and claim a rebate via their Overseas Student Health Cover (OSHC) provider. To claim this rebate, they will need a Mental Health Treatment Plan. This can occur via direct or non-direct billing. However, the students' financial capacity to pay the full fee upfront or the gap fee will need to be considered.

When offering support through OSHC cover, ensure the student checks with their provider prior to a service being offered or commencing.

Consider administrative support for private practitioners to support with billing and rebates.

Accessing the OSHC maybe not be possible with certain billing platforms e.g. PRODA.

Direct billing is possible for all providers through HICAPS; however, it is also possible to set up a direct billing agreement with the provider directly. Consider consulting with the local universities in your area to identify the main insurance providers for international students at their institution. Most universities will also have an on-campus consultant for the relevant OSHC provider, who could support you to set up an easier way to bill international students.

## Mental Health Treatment Plan

To claim the 85% rebate through their OSHC provider, international students will need a Mental Health Treatment Plan. They may need support to understand what this is, and how to arrange this with a GP. Many insurance providers have a list of GPs who direct-bill on their website.

# Accessing support through headspace (ages 12-25)



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 provides holistic, personalised support with mental health, physical health (including sexual health) alcohol and other drug services, and work and study support.

There are over 160 headspace centres, including in each State and Territory, and located close to many university campuses. headspace centres provide a 'no wrong door' access to appropriate care and support.



A young person can attend any headspace centre without an appointment and will receive an intake service to discuss what help and support they need.

The headspace staff will provide advice about what services and supports they can offer, depending on their capacity and workforce disciplinary mix. This may include no cost brief interventions. They may advise the student to [see a GP](#) to obtain a Mental Health Treatment Plan so that they can access low or no cost mental health services at the headspace centre or elsewhere. Some headspace centres have GPs working at the centre on a sessional basis.

Young people can also access online and phone support through [ehheadspace](#), a national service, staffed by experienced youth mental health professionals. They may find it helpful to [access the FAQs](#) to understand more about eheadspace services. Accessing headspace's peer online chats may also be helpful, where young people can share and learn from others with similar experience, including students from a multicultural background.

The headspace website also includes information and resources to help you to understand and look after your mental health.

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

# Accessing support for students aged 26 or over

For students aged 26 or over, it is advisable to see a GP to discuss what is happening. The GP may suggest a mental health assessment and provide a referral. There are typically telehealth or face-to-face options for getting the assessment, depending on the health service.

Students can also call Head to Health on 1800 595 212 for help accessing the local mental health services and supports that are right for them.

The Head to Health website provides more information about choosing effective care, and the types of face-to-face and digital services that you may be able to access.



# Additional options for support

- If the student or young person requires general physical health support, for example for sexual health, they could see a nurse practitioner at their local health clinic. This can be a cheaper alternative to seeing a GP. However, there are limited nurse practitioners across the country.
- For international students with moderate to severe mental health concerns, it will be important to contact their local CAMHS/CYMHS/Youth Access Team, as they may be eligible for care. If not within the remit of their local service, the student will need to contact their provider to understand what could be covered under their OSHC policy.
- Many local community health centres can provide free or local cost health services including counselling, AOD support, etc, even without a Medicare card.
- PHNs can also identify the support they can provide.
- Local council or youth services may be able to offer counselling without a Medicare card.
- Providers may offer supplementary mental health programs for international students. This is outside the benefit requirements of the Deed and students should contact their provider directly for more information.

### Additional mental health helpline supports for young people include:

Kids Helpline: 1800 55 1800 (5-25 years)

ReachOut (under 25 years)

SANE Australia: 1800 187 263 (18+ years)





## Translation services

Some international students may require translation services for their appointments. It is important to ask the young person if they would like a translator for any of their sessions.

There may be costs associated with accessing translation services for centres, particularly in areas where there is high demand. Approved PHN-funded mental health service providers can use TIS National's interpreting services for no charge once they have their free account set up.

## Billing

Provide the student with the Medicare billing number prior to the session, so they can check with their insurance provider about how much will be covered. As OSHC mirrors Medicare, international students may only be able to access a rebate for mental health support under a MHTP when they see a psychologist, clinical psychologist, occupational therapist or mental health social worker.<sup>5</sup> For GP consults, OSHC should cover 100% of the MBS fee.

To identify the relevant billing codes, please refer to the Medicare Benefits Schedule.



# Offering support through Overseas Student Health Cover (OSHC)

Most international students hold a Student Visa (subclass 500). Under this visa, they must hold Overseas Student Health Cover<sup>6</sup> (OSHC). OSHC benefits are similar to the cover that Australian citizens, permanent residents and relevant visa holders receive under Medicare. OSHC can cover part, or all, of the cost of in-hospital and out-of-hospital medical treatments, ambulance services and some prescription medication.

## What does OSHC cover?

The minimum requirements providers are required to cover are for ambulance, pharmaceuticals, out-of-hospital medical services (GP, allied health, etc.), in-hospital medical service, and some private hospital services.<sup>7</sup> In addition to the minimum benefit cover, which is typically in line with the MBS scheme, health insurers may provide a *premium offering*<sup>8</sup> which can cover certain extras. This is similar to how someone may have private insurance on top of accessing Medicare rebates.

It is important for the student to contact their provider to understand what, and how much, is covered. Although the Deed sets the minimum requirements for each OSHC product, some OSHC providers may pay additional benefits for each of the services covered under OSHC. Some providers also have agreements with health care providers or health facilities which aim to reduce the out-of-pocket cost for the patient for both in and out of hospital services.

## 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 that the young person checks with their individual provider around this.

## 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.

## Examples

### Visiting a GP to get a referral:

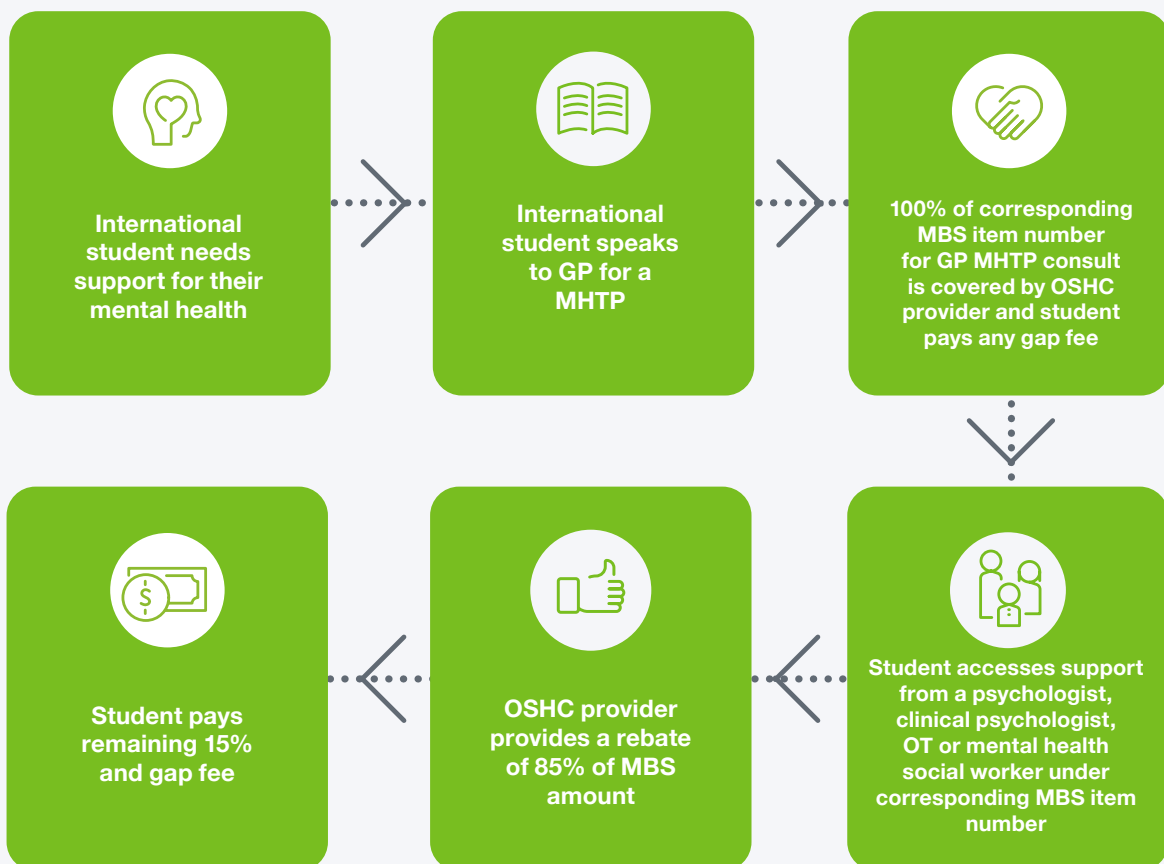
The MBS fee for item 23 (a GP visit) is \$39.75. An international student visits a doctor who charges \$90. The student has an OSHC that pays 100% of the MBS fee for GP consultations. This means they will get back \$39.75. Their out-of-pocket cost will be \$50.25.

### Visiting a psychologist with a referral:

The MBS fee for item 80110 (clinical psychology visit) is \$129.55. An international student visits a psychologist who charges \$250. The student has an OSHC that pays 85% of the MBS fee for specialists. This means they will get back \$110. Their out-of-pocket cost will be \$140.

Please refer to **Medicare Benefits Schedule** for up to date rebates.

The diagram below outlines the steps an international student will take to access rebated support for their mental health through their OSHC.





## OSHC providers

OSHC is offered by certain providers under a Deed of Agreement<sup>9</sup> with the Department of Health and Aged Care to provide adequate health insurance to students at a reasonable cost. The registered health insurers offering OSHC are ahm OSHC, Allianz Care Australia (Peoplecare), BUPA Australia, CBHS International Health, Medibank Private, and NIB OSHC.

Further information on the OSHC policy and the process to claim can be found on the OSHC section of these providers' websites.

## How to claim

This will vary across health insurers and services, but international students can either:

- **directly bill the service** (which means that the claim will automatically be sent to the health insurer, which will pay the medical provider directly)
  - Each provider will have their own process to direct bill.
  - If the service has a HICAPS or an IBA machine, it be able to directly bill the young person. However, the EFTPOS function may be needed for the young person to pay the gap fee.
- **non-directly bill the service** (which means that the international student will pay the full amount to the medical provider then use the tax invoice to submit a claim with their health insurer).
  - The time it takes for the claim to be processed can vary across health insurers.

More often than not, the student will be required to non-directly bill the service. It is important that they check with their provider about how much will be covered prior to receiving the service, so that they are aware of the costs, how they will need to claim the bill, and any out-of-pocket expenses.

Students can refer to their provider's website for more information on how to make a claim with their insurer.

Service providers can also enter into a service agreement with insurers to provide direct billed services to international students.

# More information

Below are links to resources that provide additional information:

- [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 a range of resources:
  - Deed for the Provision of Overseas Student Health Cover (July 2022) <https://www.health.gov.au/resources/publications/deed-for-the-provision-of-overseas-student-health-cover-1-july-2022>
  - Overseas Student Health Cover (OSHC) fact sheet (March 2020) <https://www.health.gov.au/resources/publications/overseas-student-health-cover-oshc-fact-sheet>
  - Overseas Student Health Cover (OSHC) – Explanatory guidelines for consumers (April 2020) <https://www.health.gov.au/resources/publications/overseas-student-health-cover-oshc-explanatory-guidelines-for-consumers>
- Medibank - Mental health services in Australia: visit [www.medibank.com.au](http://www.medibank.com.au) and search for 'mental health services in Australia'.
- Free Translation and Interpreting Service (TIS) for PHN-funded mental health service providers can visit: [Interpreting Services for Primary Health Network-commissioned mental health services | Australian Government Department of Health and Aged Care](#), for useful information about the program and the registration process."



# Definitions

## International student

A young person studying in Australia under a Student Visa (subclass 500).

## Provider

In this document, when we reference the 'provider' we are referring to the OSHC insurer. Eg Medibank, Allianz, etc.

## Reciprocal health agreement

Some international students may be eligible for reciprocal health care. (a temporary Medicare card)<sup>10</sup>. Students from Belgium, Finland, New Zealand, the UK, Malta, Italy, the Netherlands, Norway, the Republic of Ireland, Slovenia and Sweden are eligible to have the cost of medically necessary care covered as part of this reciprocal health care agreement. However, they may still require OSHC.

## Deed

Refers to the Deed for the provision of overseas student health cover (July 2022).

## OSHC Overseas Student Health Cover

Is offered by certain providers under a Deed of Agreement<sup>11</sup> with the Department of Health and Aged Care to provide adequate health insurance to students at a reasonable cost. Only a small number of registered health insurers offer OSHC. OSHC is modelled after Medicare (public health insurance), and Complying Health Insurance Products (CHIPs), which is most commonly referred to as private health insurance.



# References

1. Department of Education, PRISMS. (n.d.). 'International student numbers by country, by state and territory'. <https://www.education.gov.au/international-education-data-and-research/international-student-numbers-country-state-and-territory>
2. Consult with the education institution around the nature of support provided as this can vary across the sector.
3. Forbes-Mewett, H. (2019). 'Mental health and international students: issues, challenges and effective practice', Research digest 15, International Education Association of Australia (IEAA). Retrieved from [www.ieaa.org.au](http://www.ieaa.org.au).
4. English Australia. (2018). 'Guide to best practice in international student mental health'. <https://www.englishaustralia.com.au/documents/item/493>
5. Considerations will need to be made for GP appointments, as sometimes the GP is only aware of the presenting concern and subsequent billing code during the session.
6. [https://www.ombudsman.gov.au/\\_data/assets/pdf\\_file/0025/88324/Factsheet\\_student\\_OSHC.pdf](https://www.ombudsman.gov.au/_data/assets/pdf_file/0025/88324/Factsheet_student_OSHC.pdf). The Department of Home Affairs is responsible for setting all visa conditions. This includes visa condition 8501: maintain adequate health insurance. For Student visa holders and applicants, OSHC is the only type of health insurance that satisfies visa condition 8501.
- 7.

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 eg 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.

8. In addition to the minimum benefits set out in Schedule 1 of the Deed, some OSHC insurers may also offer additional services, as set out in Schedule 2 of the Deed. However, this may be offered for an additional cost.
9. The Deed for the Provision of Overseas Student Health Cover (Deed) is administered by the Department of Health and Aged Care and only registered private health insurers signed to the Deed can sell OSHC products. The Deed sets out the requirements that insurers must comply with in offering OSHC products and services. This includes the services and benefits that must be covered by all OSHC products.
10. Information for visitors to Australia on Reciprocal Health Care Agreements. <https://www.servicesaustralia.gov.au/> and search reciprocal health care agreements when you visit Australia.
11. The Deed for the Provision of Overseas Student Health Cover (Deed) is administered by the Department of Health and Aged Care and only registered private health insurers signed to the Deed can sell OSHC products. The Deed sets out the requirements that insurers must comply with in offering OSHC products and services. This includes the services and benefits that must be covered by all OSHC products.



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.

headspace National Youth Mental Health Foundation is funded by the Australian Government Department of Health and Aged Care