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5 Things Required For Student Visa Health Insurance

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Securing your 500 student visa is the last major milestone before you begin your studies. Medical insurance is a legal requirement and mandatory as one of the conditions imposed by the Department of Home Affairs. Overseas Student Health Cover (OSHC) is provided to students studying in another country and regulated by government standards to get the required medical assistance.

However, when you apply for student health cover, you will be asked for some details to ensure it is valid for your visa application. If you leave out important information or buy the insurance from a provider not approved, your visa processing may be delayed, or your application may be denied. In this blog, you will know the five requirements so that your insurance application will not be stopped from start to finish.

1. Choosing a Government-Approved Health Insurance Provider

Student visa conditions are not met by travel insurance or private overseas medical policies. Students must purchase a policy from a provider as required by the Department of Home Affairs. Valid health policies are being offered by approved insurance companies. If you're applying for **health insurance for 500 visa**, take out health insurance to ensure your policy meets the official visa condition 8501.

Here is why using an approved provider is mandatory for your student visa:

- Official Visa Validity: Guaranteed to satisfy Australian Department of Home Affairs visa requirements without issue
- Direct System Access: Integrates seamlessly with Australian medical billing systems, public hospitals, and emergency services
- Standardised Inclusions: Provides guaranteed baseline coverage for general doctor appointments, hospital stays, and ambulances

2. Matching Policy Dates to Your Full Visa Duration

Your health cover should cover the whole duration of your student visa, not just your semester dates. If your student visa is for 3 years, you must pay for your policy in full for those 3 years. Arriving in another country before your policy start date is a breach of your visa conditions. Make

sure that the start date of your policy coincides with the date you plan to arrive so you have continuous legal medical protection.

Here are some important date alignment rules to follow when you set up your policy:

- **Arrival Date Start:** Choose the start date of your policy no later than the day you arrive in another country
- **Full Upfront Payment:** Pay upfront for the full length of your visa as required by the immigration rules of another country
- **Policy Extensions:** Update your policy immediately if you change your course duration or visa

3. Selecting the Correct Policy Structure for Your Family

You need to choose the right policy, depending on who is travelling with you to another country. Choosing the wrong policy type means that your family is left out in the cold. Single scholars require a Single policy. Married students travelling with a partner require a dual family setup. Families travelling with children need to get a Multi-Family policy to ensure all dependants are fully covered.

When you enrol in your student health insurance, select from the following official groups:

- **Single Coverage:** Protects only the primary student visa holder
- **Dual Family Coverage:** Coverage for the primary student and their legal partner or spouse
- **Multi-Family Coverage:** For the main student, the student's spouse and all dependent children under eighteen years of age

4. Understanding Mandatory Baseline Coverage Inclusions

All student health policies shall contain minimum levels of coverage for basic medical care as required by the government. Your policy must cover general practitioner visits, public hospital accommodation, emergency surgery and emergency ambulance transport. In addition to that, policies cover some prescription drugs, and this is covered by annual limits set by registered doctors.

5. Holding an Official Policy Certificate for Your Visa Application

When you buy your health insurance, the provider will give you an official digital Certificate of Insurance, with a unique policy number. Take note that this policy reference number will be required to be entered in your online student visa application form. But if you fail to attach your official insurance certificate or provide correct details of the policy, your visa processing will also be suspended.

Complete Your Student Visa Application Today

Having these health insurance requirements is essential to getting your student visa and for your health while in another country. You can help your visa get processed smoothly by choosing an approved provider, matching your policy dates and selecting the correct family category. Therefore, choosing the right medical cover gives you and your family complete peace of mind whilst at university.

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