

International Students Overseas Student Health Cover (OSHC) Policy & Procedure

1. POLICY STATEMENT

Blue Mountains International Hotel Management School Pty Limited ABN 91 004 004 317 (incorporating Australian International Hotel School and Blue Mountains International Hotel Management School– to be known collectively as BMIHMS) has established policy AF.4.5 to ensure all international students are duly covered by adequate health insurance for the entire length of their program. International students and their dependents are required to hold Overseas Student Health Cover (OSHC) for the duration of their time in Australia. OSHC provides students with medical and hospital insurance.

2. RATIONALE AND SCOPE

Australia has a system of health cover for international students called Overseas Student Health Cover (OSHC). Students must have health cover for the duration of their enrolment as a condition of their visa requirements. OSHC will help students pay for any medical or hospital care needed while they are studying in Australia, and will contribute towards the cost of prescription medicines and an ambulance in an emergency.

3. PROCEDURE

New students

The School will arrange OSHC for all new international students by registering them with an insurance company to get individual membership cards. The School will invoice international students for OSHC at the time they are invoiced for school fees. Students are able to choose either single or family cover for the entire duration of study and once payment is made by the student, the School will arrange insurance on the student's behalf with AHM insurance company.

Norwegian students are not required to hold Australian OSHC as reciprocal arrangements are in place between the Norwegian and Australian Governments. Norwegian students are advised to pay any medical accounts incurred and claim a refund when they return to Norway.

Swedish students are to have Swedish health insurance at the time of arrival in Australia and this is usually arranged with their CSN loan.

The Student Records department is responsible for arranging OSHC for international students.

- Prior to O Week every intake, Admissions provides the Finance Department and Student Records an ongoing list of new overseas students and their specific membership details. The Finance Department invoices students on an individual basis as Acceptance of Offers (AOO) are received and this information is cross checked with the list forwarded by Admissions.
- Admissions forwards to the Finance Department a subsequent list noting any late students up until the term closing date has lapsed.
- The Finance Department will invoice students for the full length of their student visa (mandatory), which is their course length plus ONE month before course commencement and TWO months after course completion. For example, a 2.5 year bachelor degree student will be invoiced for two years and nine months.
- The Finance Department will liaise with the admissions department and report all new students with outstanding payments. Students should pay 28 days prior to term commencement unless a prior arrangement with the Finance department has been made. Students will need to provide written verifiable proof that they have arranged their own cover in order to avoid the invoice.

- Students should also note they require OSHC to be in place to the end of their course. If this is not the case Student Records can arrange the balance of insurance required or the student must arrange the additional cover to the end of their course immediately and provide proof within 10 business days. Should a student opt to arrange their own cover, Admissions will indicate this when issuing an eCOE by marking 'No' in the relevant OSHC field where it asks if the provider is arranging insurance on the student's behalf.
- A list is sent to the Finance Department of amounts to be paid on successful approval of the policy by the insurer.
- All new student policy information is cross checked for accuracy before being uploaded into the AHM spreadsheet which is located in the AHM folder in the Z drive and saved according to the intake/month.
- The AHM spreadsheet is sent to AHM via www.ahm.com.au/content/showpagenum.php?page=4950
- The School will receive a reference number once AHM receives the file. This number is recorded on the bottom of the AHM spreadsheet.
- Approximately two to three days later, AHM forwards a batch of new membership cards and an invoice for the total student health cover amount.
- The Student Records Department confirms membership details are correct and all students are duly covered. AHM is advised via email (address in Outlook contact list) of any discrepancies, including the reference number, student name, ID and membership number, before the final invoice is forwarded to the Finance Department for payment. The Finance Department then reconciles monthly the AHM and unearned income account to ensure no credit balance exists for students who possibly do not have cover.
- Individual membership cards are forwarded to students via the internal mail system.
- Student membership details including expiry date are entered into Paradigm and a copy of the card is scanned and saved in the individual electronic student file in Z drive.

OSHC renewal for returning students

- AHM sends the School a list of all students on their database who have current and expired health cover. The department emails students advising them their health cover is almost expired and they are in breach of their student visa conditions.
- Each month if necessary, the Finance Department will advise Student Records of any additional students who have paid health insurance so that Student Records can arrange cover.
- It is the responsibility of the School to ensure all international students have appropriate insurance at all times. The Student Records Department must ensure the necessary actions are undertaken to ensure students renew their cover once notification has been given. Students who fail to do this in the first instance are directed to the Dean who will subsequently issue a verbal warning. If the student continues to ignore the request, their program enrolment is suspended until their health cover has been renewed. Students are required to forward a copy of their renewed OSHC membership to the Student Records Department who will place these details on their student file and update their individual record in Paradigm.
- Similarly, students deferring or extending their program are required to update their health cover membership. The Student Records Department will ensure a student has updated their health cover before issuing a new Confirmation of Enrolment (COE), which is needed for student visas. A COE will only be issued once evidence of renewed health cover is received. Students are required to forward a copy of their renewed OSHC membership to the Student Records Department who will place these details on their student file and update the individual record in Paradigm.
- Students can renew their OSHC by contacting the Finance Department and paying for it upfront. They will receive an invoice and receipt to present to Student Records for the renewal to be processed.

4. DOCUMENTS

AHM spreadsheet