

Overseas Student Health Cover (OSHC) and going to hospital

If you need to go to hospital, make sure you understand exactly what your Overseas Student Health Cover (OSHC) insurance covers so you don't end up with an unexpected bill that you will need to pay. [Find out more about what OSHC covers.](#)

What might I have to pay?

When you go to hospital there are hospital fees and doctors' fees.

Hospital fees

Even if you go to a public hospital, and not a private hospital, you may still have to pay some money. OSHC insurers have agreements with some hospitals so you don't have to pay extra for the cost of those hospitals, but always check first.

Doctors' fees

The Australian Government sets a rate for every medical procedure. It's called the Medicare Benefits Schedule (MBS). Most OSHC will cover up to the MBS rate. Doctors can charge above this, which means you may have to pay some extra money which you won't be able to get back from your OSHC provider. This is called 'the gap'. [Find out more about doctors' bills.](#)

How do I find out how much I might have to pay?

Before any proposed hospital admission, ensure you are given the opportunity to give [Informed Financial Consent](#).

As part of that process, your doctor will give you an [estimate of medical fees](#) which will tell you how much your admission will cost, and how much you may have to pay.

If the doctor doesn't give you this, ask for it! Otherwise, you could end up with an unexpected medical bill that you will have to pay. Find out more about the [questions you should ask your doctor about costs](#).

Always check with your OSHC provider before any planned hospital visit to check if you are covered and how much you may have to pay.

Always make sure you get information about costs from your doctor.

If you require further advice or assistance with a consumer law matter, [contact our Legal Service for help](#).

Disclaimer

This information is current as at December 2023 and is intended as a guide to the law as it applies to people who live in or are affected by the law as it applies in NSW. It does not constitute legal advice.

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