

Overseas Health Cover (OSHC) and going to hospital

If you need to go to hospital, make sure you understand exactly what your overseas student health coverage (OSHC) health 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 myself?

When you go to hospital there are hospital fees and doctor's 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 have agreements with some hospitals so you don't have to pay extra for the cost of these hospitals, but always check first.

Doctors' Fees

The Australian Government sets a rate for every medical procedure. It's called the 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 how much your admission will cost, and how much you may have to pay. Find out more about [estimates](#).

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](#).

What should I do?

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

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

[Contact SUPRA](#). The SUPRA Legal Service will be able to assist you with any legal issues related to unexpected medical bills.