

# frequently asked questions

As COVID-19 ([coronavirus](#)) dominates the news and impacts our day-to-day lives, we want to ensure that our Overseas Student members stay informed with helping you to find useful information.

We'll outline what we know about this virus, point you towards sources with up to date information and advice, plus take you through general hygiene tips to help reduce the risk of infection. We'll also take you through the frequently asked questions about what is included in your Overseas Student Health Cover (OSHC).

## **i** Here's what we know

COVID-19 is a respiratory illness caused by a new coronavirus. Coronaviruses are a large family of viruses that can cause illnesses, ranging from the common cold to more severe diseases.

### **What are the symptoms of COVID-19?**

The symptoms can vary, from flu-like symptoms to pneumonia, and may include:

- fever
- coughing
- sore throat
- fatigue
- breathing difficulties

### **Who is at risk?**

Everyone is susceptible to COVID-19. People at higher risk of getting the virus include those who have recently been overseas and people who have been in close contact with someone who has a confirmed case of COVID-19.

Other groups at higher risk include:

- people with weakened immune systems (e.g. cancer)
- elderly people
- people with diagnosed chronic medical conditions.
- Aboriginal and Torres Strait Islander people.

Please refer to the [Department of Health](#) for the latest information about at-risk groups, and [Smarttraveller](#) for travel warnings for people going overseas.

### **Where to get regular updates**

As this is a new virus, information about COVID-19 is constantly being updated. As such, the Australian Government is imposing [additional restrictions](#), and posting regular updates and advice on the [Department of Health website](#).

They also provide clear advice on what to do if you are displaying any of the symptoms of COVID-19.

Smartphone users can keep up to date via the [Department of Health's Facebook page](#). You can also download the official government 'Coronavirus Australia' app in the [Apple App Store](#) or [Google Play](#).

The World Health Organization has also published [myth busters](#) to help dispel common misconceptions surrounding COVID-19.

### **What precautions you can take**

At times like these, the basic principles of good hygiene apply. The following steps can help reduce the risk of infection:

- Wash your hands regularly with soap and water.
- Use alcohol-based hand wash if you don't have access to soap and water.
- Where possible, reduce hand contact with outside surfaces.
- Minimise hand contact with your face.
- Cough and sneeze into your elbow.
- Disposing of tissues properly.
- Avoid close contact with anyone who has a fever, or is coughing.

### **Social distancing**

Another way to protect the community is social distancing, which is essentially reducing the contact you have with other people. It includes:

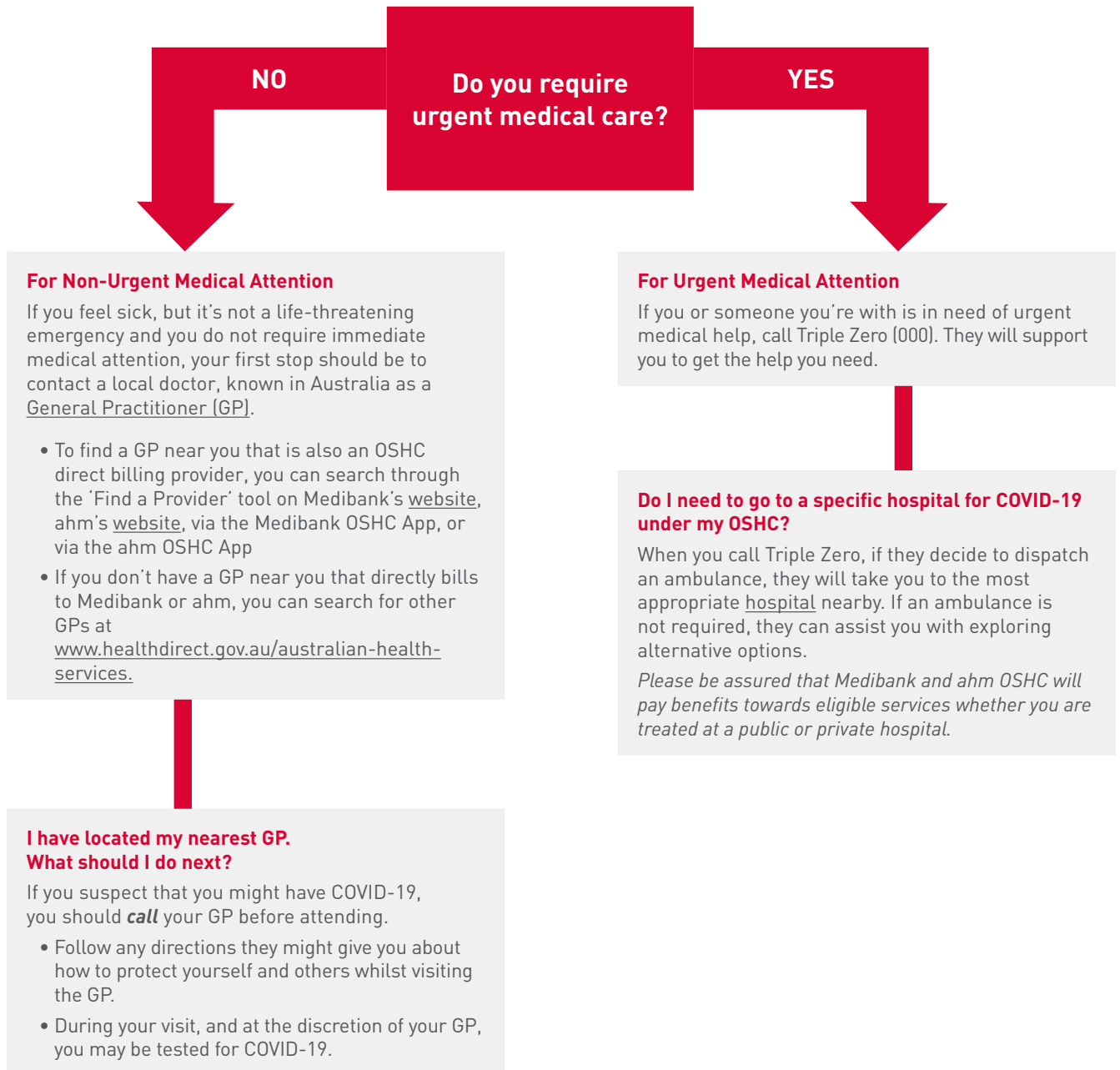
- staying at home if you are unwell, and avoiding close contact with anyone who is unwell
- avoiding large public gatherings if they're not essential
- keeping a distance of 1.5 metres between you and other people whenever possible
- minimising physical contact, especially with people at higher risk such as older people and people with existing health conditions.

### **Self-isolation**

If you returned to Australia from overseas from midnight 15 March 2020, or have been in close contact with a confirmed case of coronavirus, you will be required to self-isolate.

The Australian Government has prepared some information around what this means and the advice you should follow.

## What to do if you believe you might have COVID-19 in Australia



### Coronavirus Health Information Line

Call 1800 020 080 if you are seeking information on coronavirus (COVID-19). The line operates 24 hours a day, seven days a week.

- if you require translating or interpreting services, call 131 450.

### Medibank Support

If you are unsure about what to do, have any questions about how you are feeling, or would like to speak to someone about your mental health through this difficult time, call the 24/7 Student Health and Support Line on:

- **1800 887 283** if you're a Medibank OSHC member, or
- **1800 006 745** if you're an ahm OSHC member.

We can arrange an interpreter if you need one. Please be assured that seeking medical help or advice if you are feeling unwell will never impact your visa status, or your Medibank or ahm OSHC, even if it occurs in the first 14 days of self-isolation when you arrive onshore.

## ? How can my OSHC help me?

Where you receive a bill for medical treatment, your Medibank or ahm OSHC can help (subject to waiting periods) by paying towards:

<b>COVID-19 Testing</b>	85% of the MBS (Medicare Benefits Schedule) fee towards the costs of pathology testing for COVID-19.
<b>GP Consultation</b>	100% of the MBS fee towards the costs of the professional attendance (face-to-face consultation) with a GP.
<b>Telehealth Attendance (COVID-19)</b>	85% of the MBS fee towards the costs of a GP telehealth consultation for COVID-19 vulnerable/isolated patients, as determined by your GP.
<b>Eligible Prescription Medicines</b>	For eligible medicines that have been prescribed to you by a doctor, your OSHC will pay towards the cost for amounts above the member contribution*.
<b>Ambulance Cover</b>	Where immediate professional attention is required and your medical condition is such that you couldn't be transported any other way, your OSHC will pay towards the cost of emergency ambulance transport to hospital. If you hold Medibank OSHC, then we'll also pay towards eligible emergency ambulance call-outs where transportation is not required.
<b>Hospital Accommodation</b>	The cost of overnight and same-day accommodation in a shared or private room, in a private or public hospital.
<b>In-Hospital Services</b>	For any specialist services, such as pathology services (blood tests), or procedures provided while admitted to hospital, we will pay 100% of the MBS fee for included services.
<b>Public hospital outpatient department services</b>	If you attend a public hospital as an Outpatient, we will pay 100% of the cost of Outpatient medical and post-operative services provided by a medical practitioner billed without an MBS item number.
<b>Accident or Emergency Department Fees</b>	100% of any 'facility fee' charged by the hospital (public or private) for attending their accident and emergency department.

*These benefits are equivalent to the Medicare benefits available to Australian residents.*

\*Please refer to your OSHC Cover Summary or contact us on **134 148** for more information.

Please note that GPs and providers are not restricted to charging only the benefits above and may choose to charge more for a particular service. Where this occurs, you may have an out-of-pocket expense and you will need to pay the difference between the benefit we pay and the provider's charge.

### What if I have already undergone COVID-19 testing?

If you had already undergone COVID-19 testing before the Australian government released the new MBS item number for COVID-19 testing, your GP may have issued you an invoice with a different MBS item number. You will need to submit your claim to Medibank or ahm with the MBS item number on your invoice as per usual.

## Do any waiting periods apply to my OSHC?

It's important to note that the standard 12 month waiting period applies for treatment of a pre-existing condition (PEC).

This means that benefits would not be payable for any admissions related to a pre-existing condition within the first 12 months of commencing or changing cover.

The 12-month PEC waiting period will be waived where the treatment is considered 'emergency treatment' by the Medibank/ahm medical advisor.

**Emergency Treatment** means the treatment of any of the following:

- A risk of serious morbidity or mortality and requiring urgent assessment and resuscitation
- Suspected acute organ or system failure
- An illness or injury where the viability of function of a body part or organ is acutely threatened
- A drug overdose, toxic substance or toxin effect
- Psychiatric disturbance whereby the health of the patient or other people is at immediate risk
- Severe pain where the viability or function of a body part or organ is suspected to be acutely threatened
- Acute haemorrhaging requiring urgent assessment and treatment, or
- A Condition that requires immediate admission to avoid imminent morbidity or mortality.

### What is a PEC?

An ailment, illness or condition that, in the opinion of a medical practitioner appointed by Medibank or ahm, the signs or symptoms of which existed at any time in the six month period ending on the day you became insured under the membership or changed cover.

## Not sure if your cover is right for you?

If you want to upgrade your cover, please contact the OSHC Service team on **134 148**.