



HEALTH INSURANCE CHECKLIST

✓ Health cover is a visa condition

Maintaining adequate health insurance while working in Australia is a mandatory requirement of your International Relations (Temporary Work) Subclass 403 Visa, [Condition 8501](#). You are responsible for ensuring your policy remains valid for the duration of your stay. Stopping your health insurance cover is an automatic breach of your visa conditions. To ensure you do not break your visa conditions, your insurance premiums are deducted automatically from your pay.

✓ Keep policies handy

You should keep a copy of your certificate of insurance (COI) and/or membership card handy, in case you need to see a doctor.



✓ Help with insurance

Check your insurance card and on arrival materials for information about how to contact your health insurer (phone number, website or email address). This will help when you need assistance with your policy. Make sure you also know how to quote your policy or claim number when making contact.

✓ Keep personal information current

You should check with your health insurance provider that all your personal information is up to date. Personal details such as mobile phone numbers or home and postal addresses may need to be provided after arrival in Australia as these are not always known at the time of policy purchase.

✓ Eligibility checks

Your insurer may need a copy of your passport ID page and visa for eligibility checks.

✓ Policy payment

Talk with your employer to learn about how health premium payments are made through your payroll deductions, including the amount of deductions.

✓ General practitioners vs hospitals

There is a difference between **general practitioners** (GPs) and **hospitals** in Australia.

Visit a GP, not a hospital, for non-emergency medical conditions. Visit a hospital only for emergency situations.

A visit to the hospital can include large up-front fees for non-residents. While this charge is covered by most insurance companies, you will need to pay this fee at the time and then claim later.

Still have questions?



If you need help understanding your health insurance, please contact your employer, call the worker welfare hotline on 1800 51 51 31 or [visit this website on health insurance](#).



Medical emergencies

If you have a life-threatening medical emergency, seek help from the closest public hospital emergency department or call an ambulance on ☎ 000 immediately for help.

All public hospitals in Australia have a 24-hour emergency department where you can get help outside local doctor's hours, including the weekend.



For emergency treatment → hospital (emergency department) or call an ambulance on 000



For non-emergency → GP (general practitioner)