



MENTAL HEALTH MEDICAL COSTS AND THE RELATIONSHIP WITH OSHC

ISANA PD SESSION

November 2016

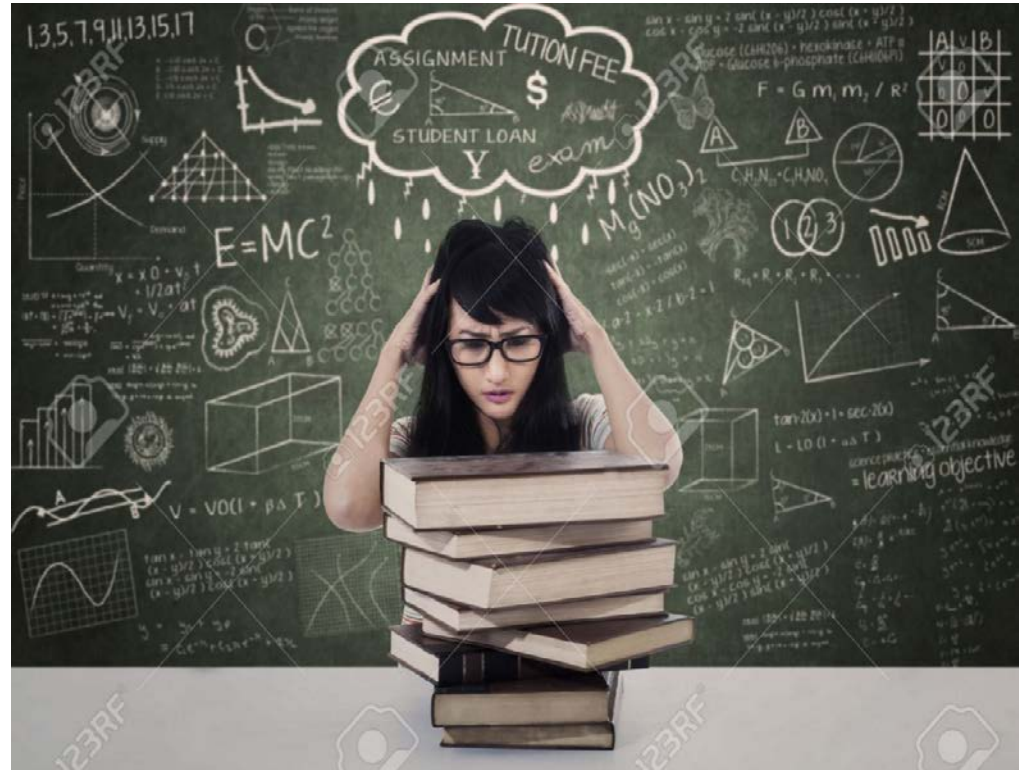
Global Assistance

Allianz 

How can we help?

Focal area of today's presentation

- OSHC Deed
- Mental health assistance options
- Mental Health Care Plans – how to access and what's covered
- Hospital access and OSHC
- Our experience with mental health costs and impact



Global Assistance

Allianz 

How can we help?

OSHC Deed 2016

- Under the OSHC deed 2016 any treatment rendered to an Overseas Student or a Dependant of the Overseas Student in the first two months **after** arrival in Australia where that treatment is for a pre-existing condition of a psychiatric nature.
- This exclusion does not apply where a Medical Practitioner certifies, and the Insurer agrees, that an Overseas Student or a Dependant of the Overseas Student required **Emergency Treatment** in Australia.

[http: //www.health.gov.au/internet/main/publishing.nsf/content/health-privatehealth-consumers-deed.htm](http://www.health.gov.au/internet/main/publishing.nsf/content/health-privatehealth-consumers-deed.htm)

Mental health assistance

- Students can access on campus counselling support.
- Free community services are available like Beyond Blue, Relationship Australia, Lifeline, SuicideLine.
- Speaking openly with friends and colleagues
- Students with more serious condition are recommended to go to their GP.
- GP has options to refer students to Psychiatricians or Psychologists depending on the situation.
- Hospitalisation - Voluntary & Involuntary.
- **OSHC Standard Cover:**
 - 2 months waiting period for mental health related claims.
 - 12 months waiting period for pregnancy related claims.

How can we help?

Global Assistance

Allianz 

Intermediate Mental Health Support

Initial Medical Support

GP Consultation is covered (although a gap fee is likely).

At initial stage students are recommended to go to GP first



GP Mental Health Treatment Plan (Better Access Initiative)

GP can organise Mental Health Treatment Plan which is covered by AGA. Once GP Mental Health Treatment Plan in place, it would be managed by a GP under a referred psychiatrist/psychologist assessment and management plan.

Psychiatrist/psychologist can provide student's up to **six individual** or six **group** allied mental health services.

How can we help?

Global Assistance

Allianz 

Intermediate Mental Health Support

Additional support

Depending on student's mental health care needs, following the initial course of treatment, student's can return to there GP or psychiatrist and obtain a new referral to obtain an **additional four sessions** to a maximum of ten individual and ten group services per calendar year.

Health professionals are free to determine their own fees for the professional services they provide. Charges in excess of the Medicare rebate which would be out of pocket expense for students.



How can we help?

Global Assistance

Allianz 

Better Access Initiative

- Psychologist appointment has an item number on the bill for example Item no 80110 (Mental Health Plan), we can provide a rebate of 85% of MBS fees.
- Private psychologist generally would charge more than actual MBS cost (Gap Fee) which in turn student will have to pay out of pocket.
- Psychologists appointment are not covered if there is no Item number (MBS no) on the invoice.



<http://www.mbsonline.gov.au/internet/mbsonline/publishing.nsf/Content/Home>

How can we help?

Global Assistance

Allianz 

Attempted Self Harm

- Self harm is deemed as an emergency treatment.
- Emergency treatment are covered for hospital treatment & initial treatment.
- Some hospital may have appropriate Psych ward assistance, for example

St Vincent Hospital, Mercy Mental Health Psychiatric Unit, Austin Health Mental Services offer specialised psychiatrists staff who can assist.



How can we help?

Global Assistance

Allianz 

Involuntary Confinement

- Involuntary Confinement is a legal process through which an individual who is deemed by a qualified psychiatric to have symptoms of severe psychiatric disease is court-ordered into treatment in a mental institution (inpatient) or in the community (outpatient).
- Community temporary treatment order – this order allows student's to live in the community while receiving treatment for a mental illness
- Inpatient temporary treatment order – this order says that student's must be treated in a Psych ward for a mental illness in hospital.

Pre existing Mental Health conditions

- Students with pre-existing mental health conditions – e.g. psychosis often triggered by events like home sickness, depression, long distance relationship breakdowns and learning Australian way of life can be hard on student within first three months in Australia. We have noticed that student often requires family integration and perhaps a return home.
- Student maybe hesitant to return back to their home country due to circumstances like family relationship, financial burden, cultural taboo and society prestige.
- Cost of returning home to consider, parents may be to fly down if student is not well enough to be on the plane alone. This expenses are not covered under OSHC deed.

Questions?

Thank you



Global Assistance

Allianz 

How can we help?