MyAusVisa

01 / VISA AND PUBLIC CARE

Visitor health cover: first checks

This is a private comparison aid, not insurance, financial or medical advice. MyAusVisa recommends no insurer and does not collect your health details or policy documents.

STEP 1

Check your own visa

- [ ] I checked the exact visa stream and any request for insurance evidence.
- [ ] I read my grant or VEVO: is condition 8501 actually attached?
- [ ] If condition 8501 applies, I need adequate cover throughout my stay.
- [ ] For a Visitor 600 applicant aged 75 or older, I checked the medical examination and serum creatinine/eGFR instructions. Insurance is a separate check.

Visa subclass / stream _____

Condition noted in grant _____

Dates and people to cover _____

STEP 2

Check public care carefully

Most visitors are not eligible for Medicare. A reciprocal health care agreement can cover some medically necessary care, but eligibility and benefits differ by country and personal circumstances. Read the Services Australia page for the country relevant to you.

- [ ] I checked the country-specific Services Australia eligibility page.
- [ ] I noted what public care would and would not cover for me.

CHECK THE OFFICIAL SOURCE

- Home Affairs - adequate health insurance >
- Home Affairs - visa condition 8501 >
- Services Australia - reciprocal care by country >
- Home Affairs - Visitor 600 tests at age 75 or older >

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02 / READ THE ACTUAL TERMS

Compare two policy offers

Write in the insurer's exact product name and read its full policy wording. Use this table for your own notes; it cannot certify that a product satisfies condition 8501.

Check	Policy A	Policy B
Insurer / product name		
Age / residence eligibility		
Cover start and end		
Hospital / surgery		
Doctor / outpatient		
Ambulance / transport		
Medicines / other care		
Waiting periods		
Pre-existing conditions		
Exclusions / 8501 notice		
Excess / co-payment		
Travel outside Australia		
Premium / cancellation		

BEFORE CHOOSING

Questions for the insurer

- [ ] What care is excluded, and what could I pay myself?
- [ ] Does this product cover my stay and give visa evidence, without a notice that it fails condition 8501?

CHECK THE OFFICIAL SOURCE

Home Affairs - adequate-insurance factsheet >