

**OSHC Worldcare Submission into Student Welfare.**

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## **Executive Summary**

### **Who and what is OSHC Worldcare?**

OSHC Worldcare is the business unit of Mondial Assistance that manages the insurance delivery of overseas student health cover (OSHC). It involves the inter-relationships between the educational institution primarily as the organisational clients and their students who are the policy holders or customers, and also the medical community who provide the health care delivery.

Over the past ten years, OSHC Worldcare has secured the majority of market share through its ability to lead the way in enhancing the standard of communication and services offered by OSHC providers. The most notable business developments are the provision of services on-campus through mobile staff (Customer Service Representatives) providing a level of service that was previously not accessible, followed by a series of business building initiatives such as Program Length Cover and Institutional Cover which focused on the compliance with the ESOS Act of the students at the client institutions.

OSHC Worldcare has a history of assisting student organisations, supporting the education industry and conducting research into the international education industry and the international student community.

### **The structure and intent of the OSHC Worldcare submission:**

The OSHC Worldcare submission is focused on the areas of international education that it as a data collector, business partner and insurance supplier of educators and patron of international student representative and community groups that we have observed as being of concern; consequently our submission limits itself to the following topics:

- **Student Support and Welfare:** featuring alienation, community group participation, adjustment and orientation programs and a holistic revision of the services provided to international students.
- **Staffing for and Services concerning international students.**
- **Mental Health.**
- **Asking Questions.**

### **Senate Inquiry Submission parameters**

Within the parameters of the Senate inquiry guidelines, the OSHC Worldcare submission reports on sections (a, i), (a, iii), (a, v), (b) and (c).

## List of recommendations

### **Recommendation 1:**

*It is our recommendation that a national, international student organisation committee be established by the federal government for the purpose of consultation.*

### **Recommendation 2:**

*It is our recommendation that attendance at student orientations are made to be a prerequisite for course progression due to the critical information they contain.*

### **Recommendation 3:**

*It is our recommendation that any review of services to international students take a “whole of community” approach, accepting all variation in the demographics of international student enrolment.*

### **Recommendation 4:**

*It is our recommendation that a Charter of Essential Services be constructed for the international student community.*

### **Recommendation 5:**

*It is our recommendation that there be a renewed emphasis on mental health information and early intervention for and within the international student community.*

### **Recommendation 6:**

*It is our recommendation that an information and direction assistance service be established to provide timely and accurate information to the international student community.*

### **International Student Safety and Welfare.**

The problems that are observed in preserving the safety and welfare of international students has no simple solution, nor should it be reckoned that the system of international student support and welfare that has developed in Australia has failed to adequately service students; however there is room for improvement.

There are several elements to alienation within the international community, culture shock, isolation, language difficulties, and home sickness; all issues with no simple solutions, however there are ways of alleviating the symptoms that contribute to alienation and maladjustment.

### **International Student community groups.**

It has been observed that often it is not education institutions, government or business that can best service international students, but rather bodies that have been founded by and dedicated to servicing international students.

Student groups have served the international student community for more than twenty years, and those services have ranged from outstandingly professional to the facile and fraudulent.

The federal government should establish and maintain a consultative body of international students representing national, state and local interests. The groups represented should reflect the depth and complexity of the international student community but should not be limited to those ages, modes of study and ethnicities that represent the majority of Australia's international student community.

National bodies such as the Australian Federation of International Students and the Council of Australian Postgraduate Associations should be included alongside bodies limited to state boundaries and those that focus on representing a single education institution.

Great care must be taken in the selection of bodies to sit on the council; they must be legitimately concerned with the welfare of international students.

***Recommendation 1: It is our recommendation that a national, international student organisation committee be established by the federal government for the purpose of consultation.***

### **Student Adjustment and Orientation.**

The initial weeks of a newly arrived international student are crucial for the provision of information concerning studies, medical insurance, accommodation, police and emergency services and local variations thereof. Education providers, under Section D, Standard 6 of the National Code of Practise, are mandated to provide a cultural and age sensitive orientation session, however ensuring attendance at orientation is not easy to ensure, no matter how clear it is made that the orientation sessions are compulsory.

As a solution to the problem of compulsory orientation truancy, we suggest a

rolling series of orientations (the length of which is determined by the number of international students enrolled at an institution) to be operated in much the same manner as university library orientations where the same orientation is operated weekly or fortnightly to make sure that the maximum number of students have the same information delivered to them. In addition to these flexible sessions, the orientation sessions need to be compulsory and a mandatory qualification of course continuation from first semester to the second.

***Recommendation 2: It is our recommendation that attendance at student orientations are made to be a prerequisite for course progression due to the critical information they contain.***

### **Whole of Family.**

Reviewing the data concerning international students and medical services accessed in Australia we believe it to be necessary that when the deed is next reviewed that the focus can no longer be simply placed on under eighteen students and over eighteen students and the education industry's relationship to them. A "whole of family" approach needs to be adopted in regard to the services that are stipulated for the recruitment process and pastoral care that is supplied to international students.

The international student community is not a homogenous entity, however much of the regulation and the understanding of the regulation around international education has a "one size fits all" approach centred on a demographic determined to be 18-24, single, childless and healthy in mind and body, with the exception of Standard 5 which specifically caters to students under the age of 18. By way of example, there is no standard that specifically dictates or suggests standards of service for the spouses or children of international students.

It is our suggestion that when next reviewing the Deed and potentially constructing a Charter of Essential Services that all variations and permutations of the international student community be taken into account and a "whole of family" approach be adopted.

***Recommendation 3: It is our recommendation that any review of services to international students take a "whole of community" approach, accepting all variation in the demographics of international student enrolment.***

### **Staffing and Services**

Standard 6 of Section D in the National Code of Practise, Student Support Services, is the crux of assisting students in their academic endeavours as well as cultural adjustment, mandating what is required by an education provider to assist an international student. It has been observed that it is this section that suffers the most exploitation of the word over the spirit of intent when it comes to the standards.

Education institutions employees who interact with international students need to be not only educated and informed in the ESOS act but need to be aware of the spirit of the act and its intended actions. While established institutions have existing services for domestic students that may be extended to international students, newer education facilities may not necessarily have the same services to cater to all of their students and international students in particular. There needs to be a clear and uncomplicated set of guidelines concerning all the services that are not only obvious but that are essential to establishing international students within the Australian community.

Our observation as an ancillary service provider is that beyond the limited scope of what is mandated by the ESOS act there is confusion in the quality and the quantity of what may be referred to as “essentially desirable ancillary services”. It would be our suggestion that a charter of essential services be established as to what ancillary services and the qualities of those services are needed for the international community.

***Recommendation 4: It is our recommendation that a Charter of Essential Services be constructed for the international student community.***

## 2. Mental Health.

International students, like any member of society, may not integrate successfully into the wider community. Mental health suffers from stigma in virtually all communities, with the stigma strengthening to become a taboo in some societies in Australia's traditional student source nations.

Mental health issues are of significant concern to the international student community because of its invisible nature and difficult to detect symptoms. In the worse case situations that have been reported to us, the student has been unable to continue studying and required considerable rehabilitation and the cost to the student and their family is considerable. Disturbingly, an increasing percentage of our more serious, incapacitating and study terminating claims are to do with serious mental health issues.

It is essential that pastoral care provided by educational facilities also include access to counselling services, whether these services be on campus, remotely provided via telephone or sourced to community groups with experience in inter-ethnic services in this field.

The drain on public health resources when a serious mental health issue occurs needs also to be noted, as does the affect of the students with whom the afflicted student associates with.

It would be our recommendation that international students have mental health information and assistance extended to them in an appropriate and meaningful fashion. This is **absolutely not** meant to discriminate or discourage any student wishing to study in Australia, but rather to ensure that any student that has now or may under certain circumstances may develop mental health issues has the appropriate level of support, care and resources that their education provider needs to supply under their pastoral care arrangements.

***Recommendation 5: It is our recommendation that there be a renewed emphasis on mental health information and early intervention for and within the international student community.***

### **Asking the Question**

It is accepted wisdom that the primary source of information accessed by international students is other international students. The use of the international student community as a resource is to be lauded; however the information gathered by such questioning is not always accurate and at worst confusing and incorrect. We would suggest that in conjunction with the mandated support services provided by the various international student offices of educating institutions an always available, twenty-four hours a day, seven days a week, 365 days a year telephone and internet assistance directory be established to provide timely and accurate information to the international student community regarding all aspects of their time in Australia.

***Recommendation 6: It is our recommendation that an information and direction assistance service be established to provide timely and accurate information to the international student community.***