



Healthcare access and literacy among international students in Australia

Maintaining good mental, physical and social health should be a priority for international students studying in Australia. However, some barriers exist that make it difficult for students to access care when they need it.

To understand these challenges better, Allianz Partners Australia undertook extensive research to compile the [2024 State of Student Healthcare Report](#). Here are some of the key findings.

60%

of international students said they were worried about out-of-pocket costs

Students lack healthcare literacy

For one international student, accessing healthcare has never been much of a challenge due to the support he was able to access through his [Overseas Student Health Cover \(OSHC\)](#) with Allianz Care Australia.

"My insurance provider, Allianz Care, was really good, and it had guides on everything I needed to do. The whole process of consulting a doctor was honestly a breeze, and everything could be sorted out with the app and my membership details."

However, that experience isn't universal, and healthcare literacy among international students is concerning low.

Many students said that they found healthcare in Australia confusing, with only a quarter feeling confident in navigating the system, and a third reporting they didn't know what to do in a medical emergency. Allianz Partners' research also revealed

a notable disconnect between theoretical understanding and real-world application. For instance, while students had little trouble understanding the healthcare system, many were unsure about practical decisions, such as when to attend an emergency department rather than a GP.

Encouragingly, this trend appears to improve over time – students who have spent more time in Australia tend to have a better understanding of how to get help when they need it.

Financial strain is affecting health care access

While the rising cost of living has made life in Australia more expensive, one international student says the way he accesses healthcare services remains unaffected.

"I have visited the GP numerous times, and I have also consulted doctors online using telehealth provider, Doctors on Demand."



30%

ay they've skipped meals due to cost

While healthcare-literate students may not be struggling, 60% of international students said they were worried about out-of-pocket costs, and many shared that they were concerned about ambulance fees. A further 30% were unsure how to use their OSHC policy.

This is a concerning trend, as it may lead some students to delay or avoid accessing critical healthcare services.

Despite the wide range of healthcare resources available to students, many reported they felt frustrated and overwhelmed by the need to piece together information from multiple sources.

Providing international students with improved, streamlined information about Australia's healthcare system could be an effective way to help address barriers to access and ensure students are getting the care they need, when they need it.

Finances are also impacting general health

Students were generally positive about their overall quality of life in Australia, but it's also clear the rising cost of living is impacting their overall wellbeing.

When it comes to eating healthily, only half of students surveyed said they maintain a balanced diet, and 30% say they've skipped meals due to cost. Eating well not only nourishes the body, helping [fight off infection and prevent disease](#), but also boosts concentration, cognitive function and energy levels, all of which support stronger academic performance.

Cost-of-living pressures also impact students' ability to stay active. About a third say financial constraints prevent them from participating in sports or other paid exercise activities, such as gym or group fitness classes.

As financial strain increases, universities and other organisations in the sector can help support students through initiatives that [address food insecurity](#) and support active, healthy lifestyles.

Sexual health literacy is a challenge

Another key finding is that some international students are overconfident in their sexual health literacy. While 70% felt they had a good understanding of the topic, further research revealed some concerning gaps in foundational knowledge.

Almost one in five of students reported they didn't know where to access sexual health services, a third were

uncomfortable discussing sexual health topics with medical professionals and 34% possess a basic level of sexual health knowledge. Alarming, over a third had little or no understanding of consent.

This appears to be compounded by the fact many students rely on friends or romantic partners as a primary source of sexual health information.

One international student agrees, saying that while he often turns to the Allianz Care support line with insurance questions, he also uses other international students as a resource for healthcare information.

Together, this highlights the need for informed and culturally sensitive sexual health education that works to address stigma and support the unique needs of international students.

Mental health support is needed

While the majority (80%) of students reported positive overall mental health, around one in five reported experiencing challenges, such as poor body image, anxiety or lack of enjoyment. For some students, cultural stigma and fear of social judgment presented as key barriers to accessing mental health support in Australia.

As most students access health information online, this provides a valuable opportunity to better support students by increasing access and awareness to confidential online tools, resources and more.

For more insights, read the [2024 State of Student Healthcare Report](#).

“

My insurance provider, Allianz Care, was really good, and it had guides on everything I needed to do. The whole process of consulting a doctor was honestly a breeze, and everything could be sorted out with the app and my membership details.

”