

Allianz Partners Australia's 2025 State of Student Healthcare Report Unpacks the Complex Realities of International Students

BRISBANE, Australia, March 19, 2026 /PRNewswire/ -- [Allianz Partners Australia's 2025 State of Student Healthcare \(SOSH\) Report](#), released today, continues to track the health, wellbeing and experiences of international students in Australia. While the latest data reveals cost of living pressures and other challenges remain, it also highlights international students' grit to succeed with 60% expressing excitement for the future.

The third annual report surveyed students from 88 nations and found a significant discrepancy in cost-of-living expectations. It showed that 85% agree that the cost of living is higher than anticipated, with 61% citing cost of living as a key source of stress. Additionally, 62% of students do not maintain a balanced diet, and of that group 82% regularly skip meals to reduce costs. Furthermore, 82% indicated major concerns about healthcare affordability.

As one of the sector's few comprehensive health and wellbeing studies, the SOSH report highlights persistent healthcare literacy gaps among students. A small proportion - 17% - reported strongly agreeing they understand the local healthcare system, heightening fears of unexpected costs and limited understanding of available services. This finding was reinforced when testing students' practical understanding of navigating the healthcare system. When presented with basic healthcare scenarios encompassing both physical and mental health, 58% were able to correctly select an optimal care pathway. This disconnect between understanding and practical application is further evidenced by the 66% who said structured pre-arrival healthcare education would have improved their experience.

The report also noted mental health and social integration remain crucial to their adjustment to life in Australia. While 34% reported a decline in mental health, 39% saw an improvement since arrival, suggesting a correlation between arrival stressors and personal growth. Furthermore, nearly two-thirds (62%) reported difficulty in making friends with Australians, however forming friendships with other international students appears somewhat easier, with 58% reporting little or no difficulty. Language proficiency also defines these experiences. Over 80% are confident in speaking English, yet of those reporting lower confidence, 62% face difficulties securing a job.

"What the data consistently shows is that student outcomes do not exist in isolation. Financial security, social connection and English language confidence all interact to shape the student experience. The goal of SOSH is not just to measure the experience, but to help improve it," added Miranda Fennell, Executive Head of Health, Allianz Partners Australia.

"At Allianz Partners Australia, we are committed to improving the health and wellbeing of international students beyond claims. To ease cost of living pressures, we have invested in

partnerships that provide fresh food and pantry staples at no cost. In addition, we simplify access to health and wellbeing services by offering Sonder - a health and wellbeing app - to all primary Overseas Student Health Cover policyholders at no additional cost”.

By providing a clear roadmap of the student experience, this research enables a unified response from policymakers, educators, and insurers to better support the wellbeing and long-term success of international students. This third edition offers further insight into how financial security, mental wellbeing and social connection intersect to shape student outcomes and highlights pain points.

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Methodology

The third annual State of Student Healthcare Report (2025) has been prepared by QS Quacquarelli Symonds (QS), who have conducted market research on behalf of Allianz Partners Australia. This report presents insights into the needs, concerns, attitudes and behaviours of international students in Australia, with a focus on their everyday life, health and wellbeing. The report findings are general in nature and based on information available at the time of publication. QS is a data-driven, independent, global provider of analytics and insights for the higher education sector

Read the full report here: [2025 State of Student Healthcare \(SOSH\) Report](#)

Read the summary report here: [2025 SOSH Summary Report.](#)

A short video of the report’s key findings is [available here](#)

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