

## **Workers on 457 visas and their families - Health insurance**

This fact sheet outlines information about health insurance arrangements for workers on 457 visas and their families.

### **Do workers on 457 visas and their families need private health insurance?**

Workers whose 457 visas were granted on or after 14 September 2009 must maintain private health insurance as a condition of their visa. The requirement to have private health insurance also applies to family members of the primary visa holder. Visa applicants will need to have made arrangements for health insurance before being granted a visa. People on 457 visas who do not maintain health insurance may have their visas cancelled.

While a 457 visa holder is required to demonstrate that they have made adequate arrangements for health insurance, and to maintain that health insurance once they become a visa holder, there is no requirement that they have to be the person who actually pays for the insurance policy. It is acceptable if, for example, a sponsor pays for the health insurance as a part of the employment contract.

### **What about existing 457 visa holders?**

Previously, employers were required to ensure that medical expenses incurred by 457 visa holders in public hospitals were met. The employers of people holding 457 visas which were granted prior to 14 September 2009 will continue to be responsible for these costs. However, existing 457 visa holders should consider taking out private health insurance, as it may cover costs for which the employer is not responsible.

### **What if a worker already on a 457 visa changes employer?**

Employers of workers whose 457 visa was granted prior to 14 September 2009 are still responsible for medical costs incurred in a public hospital. If these workers change employers, the obligation to pay these costs transfers to the new employer.

### **What about Medicare?**

Most people on 457 visas are not eligible for Medicare coverage. Australia has reciprocal health care agreements with some countries, which means that nationals of those countries may be eligible for some level of coverage. Visa holders who are enrolled with Medicare under reciprocal health care arrangements will be considered to have met the health insurance requirement. For more information about Medicare eligibility, see:

<http://www.medicareaustralia.gov.au/>

Workers on 457 visas and their families who are not eligible for Medicare coverage can seek an exemption from the requirement to pay the Medicare levy. They need to obtain a Medicare Levy Exemption Certificate and supply this with their tax return. For information on how to obtain this Certificate, call Medicare on 1300 300 271

**Which health insurance companies can provide appropriate insurance?**

The Department of Immigration and Citizenship (DIAC) requires workers on 457 visas and their families to have a specified minimum level of health insurance. More detail can be found at:

<http://www.immi.gov.au/skilled/457-health-insurance-faq-visa-holder.htm>

Information about private health insurers in Australia can be found on the Australian Government website: <http://www.privatehealth.gov.au/>

For more information about the 457 visa program, contact your union, the ACTU on 1300 362 223 or:

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