



Health Policy Against COVID-19 in Australia and New Zealand How to Protect International Students?

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Abstract. Health safety has always been a critical factor for international students to consider before studying abroad, especially during the COVID-19 epidemic. In the recent three years, the health threats posed by the COVID-19 epidemic have had a specific impact on changing traditional learning methods, and both Australia and New Zealand have formulated related policies to protect international students. This paper aims to find out the policy measures applied to protecting international students by choosing Australia and New Zealand as examples. These two developed nations in Oceania have many similarities, such as the Commonwealth's cultural background, comprehensive welfare system, high-quality education, etc. Therefore, they attract many international students every year and become one of the most popular destinations for studying abroad. To keep the health safety of international students during the epidemic period, both these two countries provide mandatory private health insurance for international students from different legal requirements and make health policies to protect international students at school. This paper found that although Australia and New Zealand implement a universal welfare medical system, while this system leads to the problem of low medical efficiency and does not cover international students. Thus, special private health insurance plays a vital role in protecting international students. In the face of ever-changing COVID-19, it is not appropriate to entirely rely on complicated law to impose legal liabilities on individuals; mixing soft and hard law management is better. In short, the international student health insurance and the support of universities are effective measures to protect the health and safety of international students.

Keywords: health policy · medical welfare benefits · international students · COVID-19 · private health insurance

1 Introduction

Australia and New Zealand have many similarities. From the point of geography, they locate in the South Pacific, and New Zealand is one thousand miles southeast of Australia, with the population consisting of many immigrants and a small number of indigenous people. From the cultural background, they are both members of the Commonwealth countries, which are influenced a lot by the UK, and they both inherit the British universal welfare health policy. From the perspective of international status, Australia and

New Zealand are developed nations and OECD countries with remarkable economic achievements, a high degree of globalization, good quality of education, a friendly English-speaking environment, stable social security, and excellent welfare benefits. Therefore, many students choose to study there, and nowadays, they have become some of the most popular destinations for study in the global market. However, international students are a kind of vulnerable population as they have to get out of their comfort zone and take care of themselves in a foreign country at a pretty young age, so the country where they study should take responsibility for giving them extra protection during their period of learning. As two developed countries that advocate the internationalization of education, Australia and New Zealand have adopted some policies to ensure the safety of international students, and the health policy is one of them. Specifically, the governments of Australia and New Zealand both require international students to buy private health insurance, which can help international students get adequate medical services on time and cheaply.

Furthermore, protecting international students from the negative influence of COVID-19 is a practical matter. By March 3, 2022, in Australia, the infection rate of COVID-19 pneumonia was about 12.10%, and 5402 people died of it [1]. Meanwhile, in New Zealand, the percentage of infected people with COVID-19 was about 4.09%, and 63 people died [1]. New Zealand has achieved better results than Australia in the fight against COVID-19. Although the medical system is similar in these two countries, there is a quite difference in the effectiveness of COVID-19 control. I think it is related to the higher utilization rate of medical resources per capita in New Zealand, as the population in New Zealand is only 20% of that in Australia.

Due to the uncertainty of COVID-19 changes, the private health insurance for international students alone is not enough to meet their health safety needs. Thus, it is high time Australia and New Zealand make different health policies to respond to COVID-19. For instance, official websites timely update the COVID-19 policy information, including medical process, life advice, border control, funding support, visa passport, etc. Our pace of life has been significantly influenced by the outbreak of COVID-19, especially for those studying abroad or preparing to study overseas. In order to assess the health management condition in current Australia and New Zealand by analysing their measures for protecting international students, I will discuss the health policies concerning the medical system, health insurance, and COVID-19 updates in these two countries. The medical welfare system of Australia and New Zealand will be introduced first. The vital case studies will be private health insurance for international students and the COVID-19 updates in these two countries. Health policy is based on people's livelihood, concerning the sustainable development of society, which is a research hotspot under the spread of COVID-19 at this challenging time.

2 Medical Welfare System

Australia and New Zealand have high-level medical service systems and health insurance welfare benefits [2]. In 2017, The Commonwealth Fund of the United States surveyed the medical level of 11 developed countries, which mainly involved five areas: nursing process, access threshold, administrative efficiency, medical equity, and health care

results. Among the 11 developed countries participating in the survey, the ranking order is the UK, Australia, Netherlands, New Zealand, Norway, Switzerland, Sweden, Germany, Canada, France, and the United States [3]. According to the result of this survey, the medical level of Australia and New Zealand are very close and at the top rank among the principal developed countries in the world, which are worth learning.

Australia and New Zealand are both countries that implement the universal high welfare medical policy [2]. In Australia, its dominant health system is complex, predominantly biomedical in focus, and it is characterized by a wide variety of service providers, funding, and regulatory mechanisms [4]. In 1984, Australia established a Medicare system to realize universal medical security through the National Medical Security Act. With Medicare, all citizens in Australia can enjoy free emergency, outpatient, or inpatient medical services and free or partially subsidized private medical services. What's more, Australia has also signed reciprocal medical agreements with New Zealand and other countries; all the permanent citizens of Australia can enjoy free medical services in the agreement countries with Australian medical insurance cards. The money used to maintain Australia's universal free medical service system is funded mainly through taxation and a small personal income tax-based health insurance levy [2]. In New Zealand, its health system is predominantly characterized as publicly-funded and provided [5], so the Government plays an essential role in maintaining it. New Zealand's health system has the following characteristics: ① pay attention to equality and public welfare, but do not ignore individual needs; ② the Government takes the initiative to undertake the responsibility and obligation of general medical treatment; ③ the allocation and utilization of medical resources are reasonable and transparent; ④ the medical service is high-quality and humanized; ⑤ the doctor-patient relationship is good; ⑥ pay attention to the vertical equity and horizontal equity of medical welfare [3]. Thus, the medical system in Australia and New Zealand both provide subsidized health, hospital care, and pharmaceutical items to their populations [2]. These two nations' high welfare medical system is closely linked to high taxes. People pay different taxes according to their income levels while sharing the same public medical benefits, promoting equality and mutual assistance in medical care.

The high welfare medical system in Australia and New Zealand can give great survival support to their citizens, especially the poor ones who have no money to buy health insurance. However, such public health system still has some deficiencies due to the universal medical welfare benefits. Specifically, the universal medical welfare benefits in Australia and New Zealand put tremendous pressure on the national public medical resources and the run of public hospitals [3]. To maintain the fairness and security of patients, public hospitals can only sacrifice medical efficiency [3]. It is common for Australians and New Zealanders to wait in line for several months in public hospitals if they want to get public medical services [3]. For example, if the operation implements hierarchical queuing, only life-threatening and severe diseases will be arranged immediately; other patients with mild conditions will have to wait for several months, which is very easy to delay and aggravate the patients' needs [3]. Also, though private medical institutions can provide efficient medical services, only a few people can afford them. Supposing there has "private health insurance" as the backing, insurance companies can reimburse most of the patients' medical expenses to private hospitals, significantly

reducing the medical costs. Also, patients don't have to waste a lot of time in the waiting process, and they don't have to worry about delaying their illness conditions.

Australia's private health insurance system is both supplemental to and a substitute for universal cover: with individuals able to opt in and out of the publicly-funded system whenever they choose [6]. While in New Zealand, its private health insurance system relies upon the "law of large number" to reduce the variations in insurer profitability resulting from the unequal distribution throughout the population of the characteristics that cause the insurer to incur costs [7]. In other words, minorities such as indigenous people hardly buy private health insurance.

Therefore, Australia and New Zealand have implemented a national medical welfare policy in public health care. At the same time, to make up for the low efficiency caused by the lack of public medical resources, they also have adopted the policy of voluntarily purchasing private health insurance to help people enjoy personal medical services within a reasonable price range.

3 International Student Private Health Insurance

Private health insurance can provide cover for medical care not covered by public medical welfare benefits. In New Zealand and Australia, private health insurance is exempt from compulsory purchase by international students as a health protection measure. The reasons for implementing the personal mandatory health insurance policy for international students are as follows:

In the first place, the universal medical welfare system does not cover international students. In Australia, the population groups who can enjoy the free medical benefits from the Medicare Project involves Australian citizens, New Zealand citizens, permanent residents of Australia, and temporary residents covered by religious orders. Thus, international students who hold student visas are not entitled to such public medical benefits. In New Zealand, the Government provides free healthcare through the national welfare system with only small co-pays for New Zealand citizens and those from a few reciprocal countries, but international students are not covered too. Therefore, international students cannot enjoy the high welfare benefits of public medical services in Australia and New Zealand due to their nationality and status restrictions. However, the medical expenses in developed countries are pretty expensive, especially the cost of private health services. International Student Private Health Insurance is necessary to help international students afford to see a doctor.

In the second place, the governments of Australia and New Zealand both endorse and require international students to buy and maintain their private health insurance, which is compulsory for international students to do [8]. Australia has a specific regulation called the Overseas Student Health Cover (OSHC), which is responsible for offering health insurance to international students during their period of studying abroad in Australia, and the OSHC will help pay for medical or hospital care fees within the coverage range those students may need while studying there [8]. What's more, private health insurance is a must condition for international students to obtain a valid student visa in Australia, so international students must buy OSHC before entering Australia. However, in New Zealand, private health insurance for international students is not a visa purpose, while it

Table 1. Coverage of International Student Private Health Insurance

Australia	New Zealand
private and public hospitals admissions	private or public hospitals for hospital care
ambulance	ambulance
doctors and specialists (outside of a hospital)	dental, optical expenses
medical tests (X-rays and blood tests)	pathology and X-ray examinations
prescription	prescription medicines
COVID-19	COVID-19

Source <https://www.allianzcare.com.au/en/student-visa-oshc.html-2022> Vero, Lumley, Southern Cross, Uni-care, Inter Global

is one of the admission conditions for educational institutions to consider. For the sake of creating a safe environment for international students to study, the Government of New Zealand requires all educational institutions to become a signatory to the compulsory Code of Practice for the Pastoral Care of International Students, and the Code is responsible for dealing with the welfare affairs of international students. Also, the Government requests that the educational institutions in New Zealand only can admit those who already have private health insurance [9]. For instance, academic institutions in New Zealand always sign a contract with an insurance company and advise international students to buy recommended private health insurance [10].

Compared with Australia, New Zealand does not have government-supported private health insurance for international students like OSHC, and only private insurance companies can provide health insurance for them.

The survey selected the OSHC in Australia and five major health insurance providers the universities approved in New Zealand as the research objects for learning about International Student Private Health Insurance coverage. The above table concludes the same International Student Private Health Insurance coverage by Vero, Lumley General Insurance (Orbit Protect), Southern Cross Travel Insurance, Uni-Care Travel Insurance, and Inter global Insurance Co Ltd. As we can see from Table 1, OSHC and five New Zealand insurance companies all cover the fees of health care, ambulance, pathology examination, X-ray, and prescription. In addition to covering primary health care for international students, private health insurance for international students is also responsible for ensuring the medical services for COVID-19. One good news is that the Australian and New Zealand governments have given international students financial support for COVID-19, including international students' private health insurance, which can reimburse their cost of testing and treatment for COVID-19 [11]. However, extra medical services like dental or optical expenses are not covered by OSHC, while these five insurance companies cover them. Students can buy other health insurance from private insurance companies in Australia as additional insurance beyond OSHC. Therefore, the coverage of OSHC is smaller than that of private insurance companies.

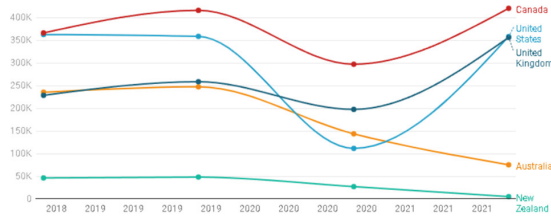


Fig. 1. Number of new international student visas. Source: http://news.sohu.com/a/510559942_121254070

4 COVID-19 Updates

COVID-19 pneumonia has hit the international education market in Australia and New Zealand. The following figure shows the change in the number of new international student visas from the fourth quarter of 2018 to the end of 2021 quarterly in Canada, the United States, the United Kingdom, Australia, and New Zealand.

Figure 1 shows that the number of new international student visas had obviously decreased in all five countries from the fourth quarter of 2019, when COVID-19 broke out, until the end of 2020. However, since 2021, the number of visas in Canada and the United States has been gradually increasing to the level of that in 2019, particularly the number of visas in the UK is nearly 40% higher than that in 2019, only Australia and New Zealand maintain a continuous downward trend. Such difference is related to their border policy, as Australia and New Zealand are later than other countries among these five ones to lift the border restrictions for international students.

On February 21, 2022, the Australian Government announced that fully vaccinated student visa holders could travel to Australia [12]. The New Zealand Government pays close attention to Omicron, so steps are gradually unsealing the border. Both Australia and New Zealand support the online teaching methods and take a conservative attitude in opening borders, as international mobility will cause great dangers of cross-infection to students. However, with the increasing number of vaccinations, the border restrictions of New Zealand and Australia will gradually be relieved. Some universities have also shown the attitude of welcoming students back to campus. At that time, the school needs to support the corresponding protection measures for international students.

As Australia and New Zealand both implement the “education internationalization” policy, the loss of international students will affect the regular operation of schools, especially universities. Thus, it is crucial to guarantee international students’ health and safety conditions. To ensure the health safety of international students during the epidemic era, the Government and the universities in Australia and New Zealand should formulate the corresponding regulations in the face of COVID-19.

Sixteen tertiary institutions in Australia and New Zealand were selected as examples to study the university COVID-19 policies in these two countries. These selected ones all published the policy information against COVID-19 on their school official websites. The contents of the following two tables were summarized by browsing the school policy information for early April 2022 (Tables 2 and 3).

Table 2. New Zealand's university policy

School	Vaccination&Testing	Face Mask	Campuses	Unwell Feelings
University of Auckland	revoke; RAT available	encouraged	remain open	organize appropriate support
Auckland University of Technology	no longer required	must	remain open	stay home, study remotely
University of Otago	My Vaccine Pass; free testing is available	mandatory (indoors)	booster vaccine (before arrival)	self-isolate; welfare check
University of Waikato	valid My Vaccine Pass	required	vary from different vaccination status	healthline
Victoria University of Wellington	University's vaccine mandate	must	move through campus by student ID card	contact tracing; volunteers and supplies
University of Canterbury	vaccine mandates; evidence of vaccination status	must (indoors in public areas)	online options, social distancing in lectures	online wellbeing hub
University of Lincoln	mandatory	must (indoors); mask exemption or special conditions apply	face-to-face as much as possible; online learning	welfare support
Massey University	make full (double) current COVID-19 vaccination (or a valid medical exemption)	must (all parts of the university); exception or exemption	online	isolation, contact tracing

Australia's university policy is based on the policy orders from the Australian Government and the State Government; meanwhile, New Zealand's university policy is mainly based on the national traffic light framework. Also, they both make adjustments according to the specific conditions of their respective schools. However, university protection policies are not guaranteed by legal effects; they are mainly focused on the living security needs of international students and rely on self-discipline mechanisms to ensure implementation. If students violate the related school policies, they will not be allowed to attend school at most and will not bear criminal responsibilities. Hence, the school policy needs the active cooperation of students and staff to achieve the expected effects. In addition, such a policy-making model of the combination of independent school power and government public power embodies the principle of soft and mixed governance in public health.

Table 3. Australia's university policy

School	Vaccination & Testing	Face Mask	Campuses	Unwell Feelings
University of Adelaide	available RATs	must (all settings)	fully vaccinated	get tested and self-isolate
Australian National University	keep vaccinations up to date	required (indoors)	embed COVID considerations within local business arrangements	isolate and get tested
Macquarie University	get vaccinated (strongly encourage); RAT (encourage)	encouraged (indoor settings)	follow the rules	stay home
University of Queensland	get vaccinated (including booster)	indoors and outdoors (physical distancing is not possible)	open and operate under COVID safe conditions	stay at home
Monash University	fully vaccinated (must)	highly recommended	swipe Monash ID card and scan the Service Victoria QR code	get tested for COVID-19 and stay home
University of Melbourne	required (COVID-19 vaccination); RAT; recommended (boosters)	follow Victorian public health orders	COVIDSafe plans	notify the university for support and advice
University of Western Australia	encouraged	advice (student email)	publish the locations of exposure sites	get tested and isolate; follow the WA Department of Health advice
University of Sydney	show proof of vaccination	personal preference	on-campus/remote	NSW Health isolation and testing guidelines

5 Conclusion

Health is fundamental to people's lives and social security. If even the medical service cannot be guaranteed, the people, especially the poor people, will live a miserable life

and cause social problems. As one of the traditional high welfare countries in the Commonwealth, Australia and New Zealand are similar to the UK, establishing a medical security system with the universal welfare medical system as the main body and private health insurance as the supplement. However, such public medical welfare system does not cover international students. In particular, the COVID-19 novel coronavirus pneumonia epidemic is still spreading worldwide, which seriously endangers the health and safety of international students. As a vulnerable group, international students need more health safety protection from the local Government and their schools. This study found that the private health insurance for international students and the mixed governance of soft and hard policies issued by the Government and schools are the measures to protect international students. I suggest that international students can still choose to study abroad, but they must be responsible for themselves and actively cooperate in implementing the health policy.

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