



# Understanding health trends of our International Students to improve student experience

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Worldwide Partners

**Allianz** 

# Who we are and what we do



# Products and Services backed by a strong parent

Insurance & Asset Management



Assistance



Worldwide Partners



## AWP Australia – Our Brands



# Our Global Reach

- Operating in 35 Countries



- Allianz Global Assistance office
- Local Assistance partner

- Largest OSHC Provider in Australia

# Our national experience in Helping International Students





# AWP claims statistics – understanding health trends



# 01 Overview

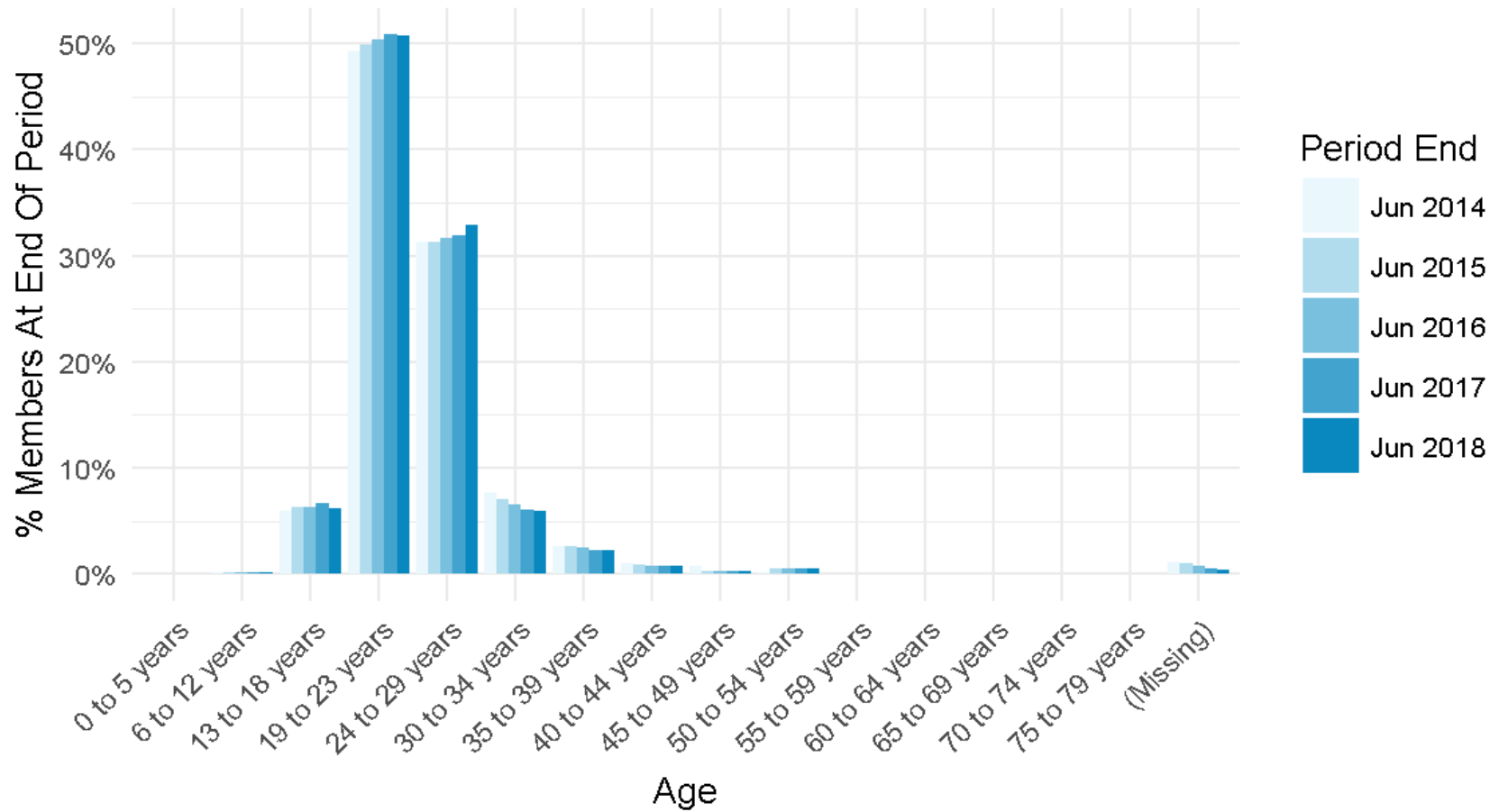
Members covered

Demographic information (including age, gender, member tenure and nationality)

Claims overview

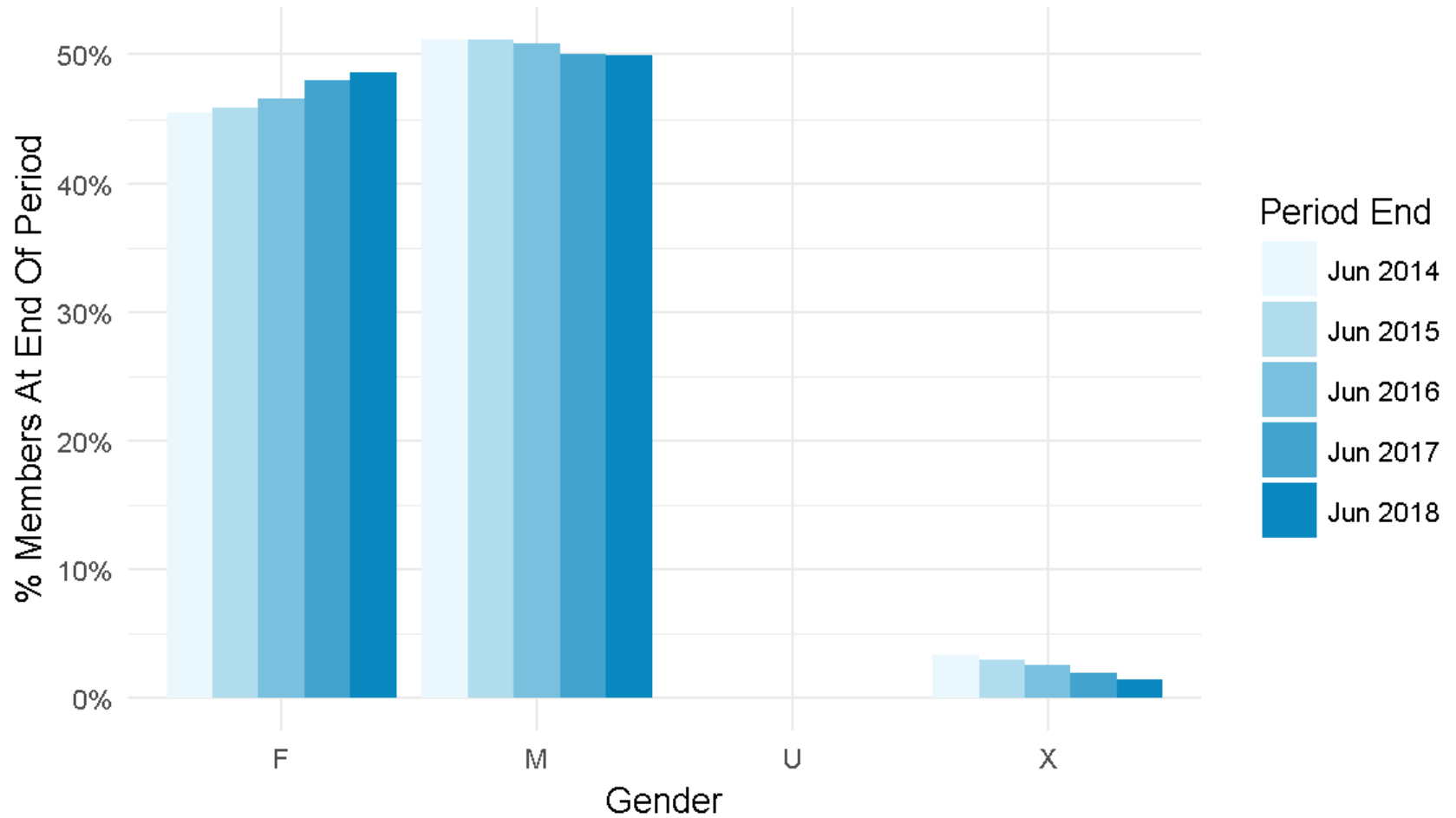


# Member Demographics - Age

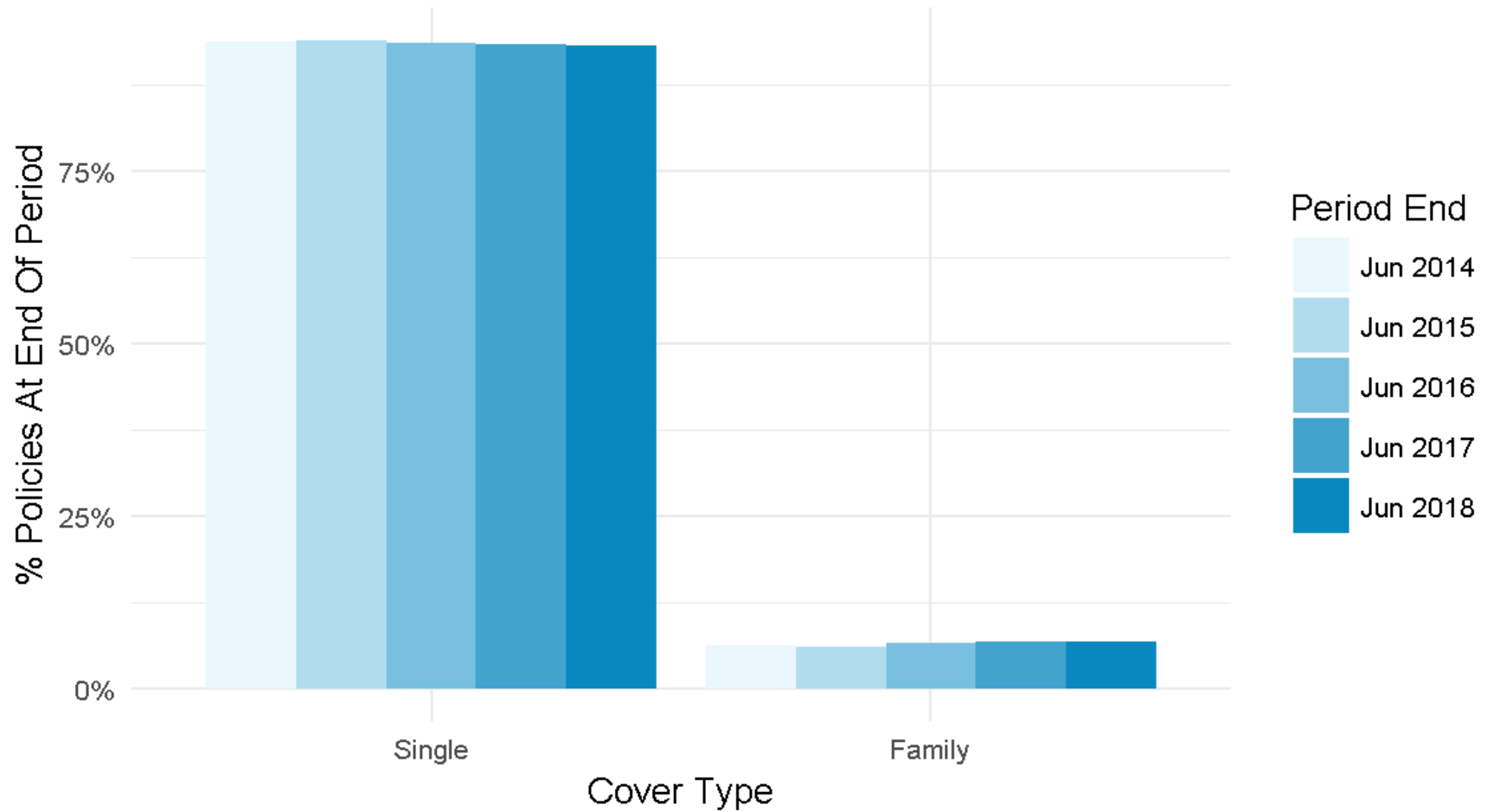




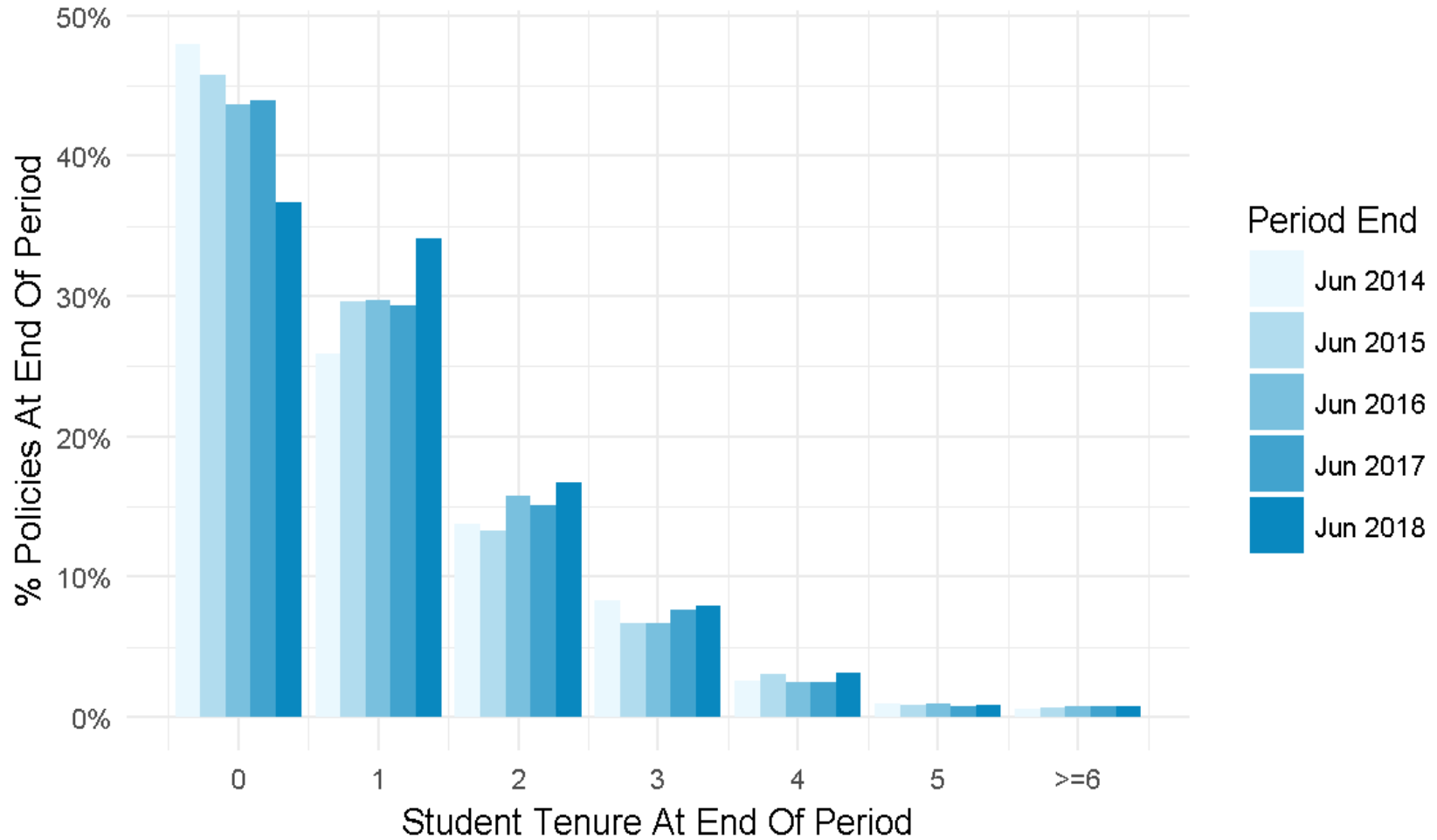
# Member Demographics - Gender



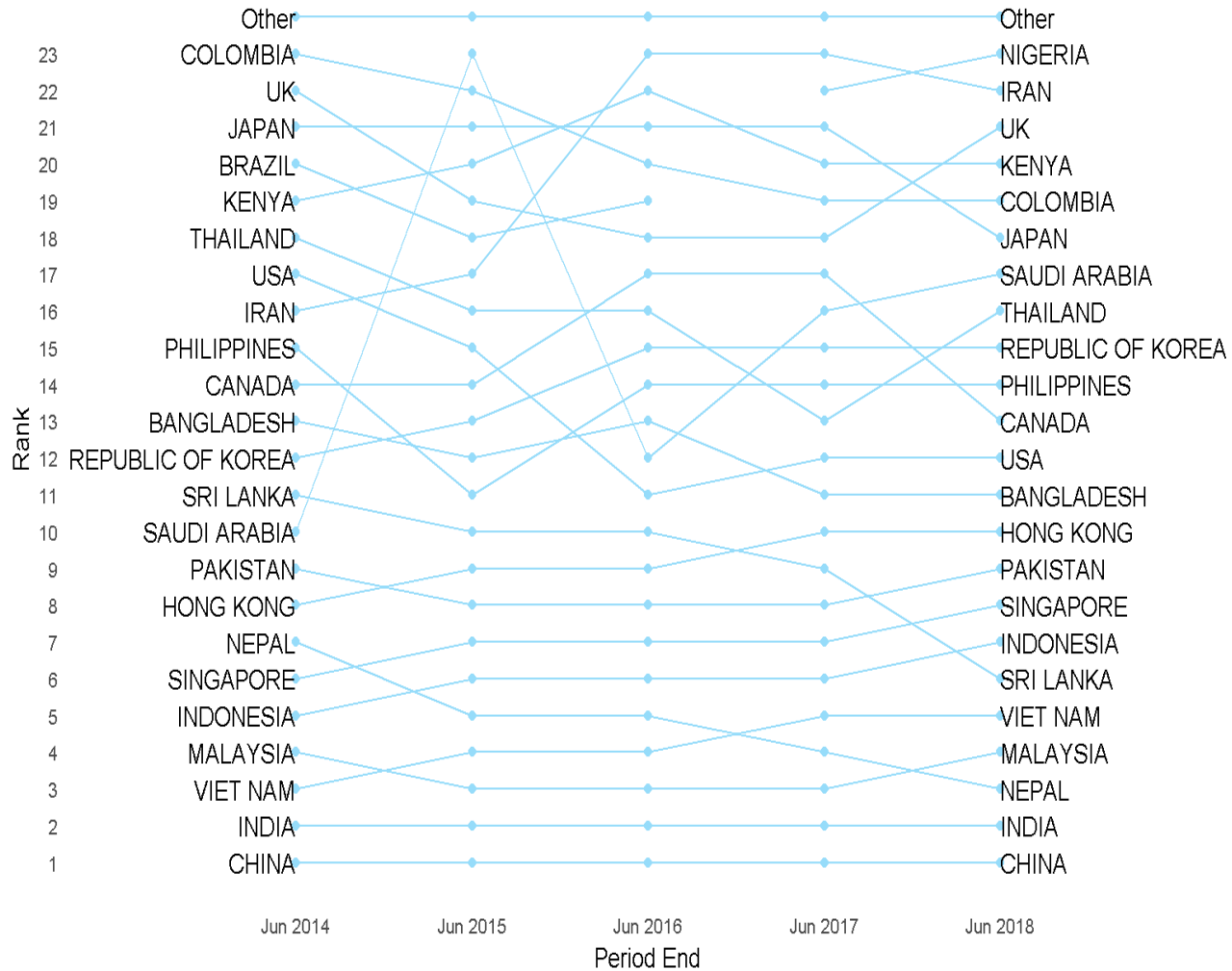
# Member Demographics - Cover



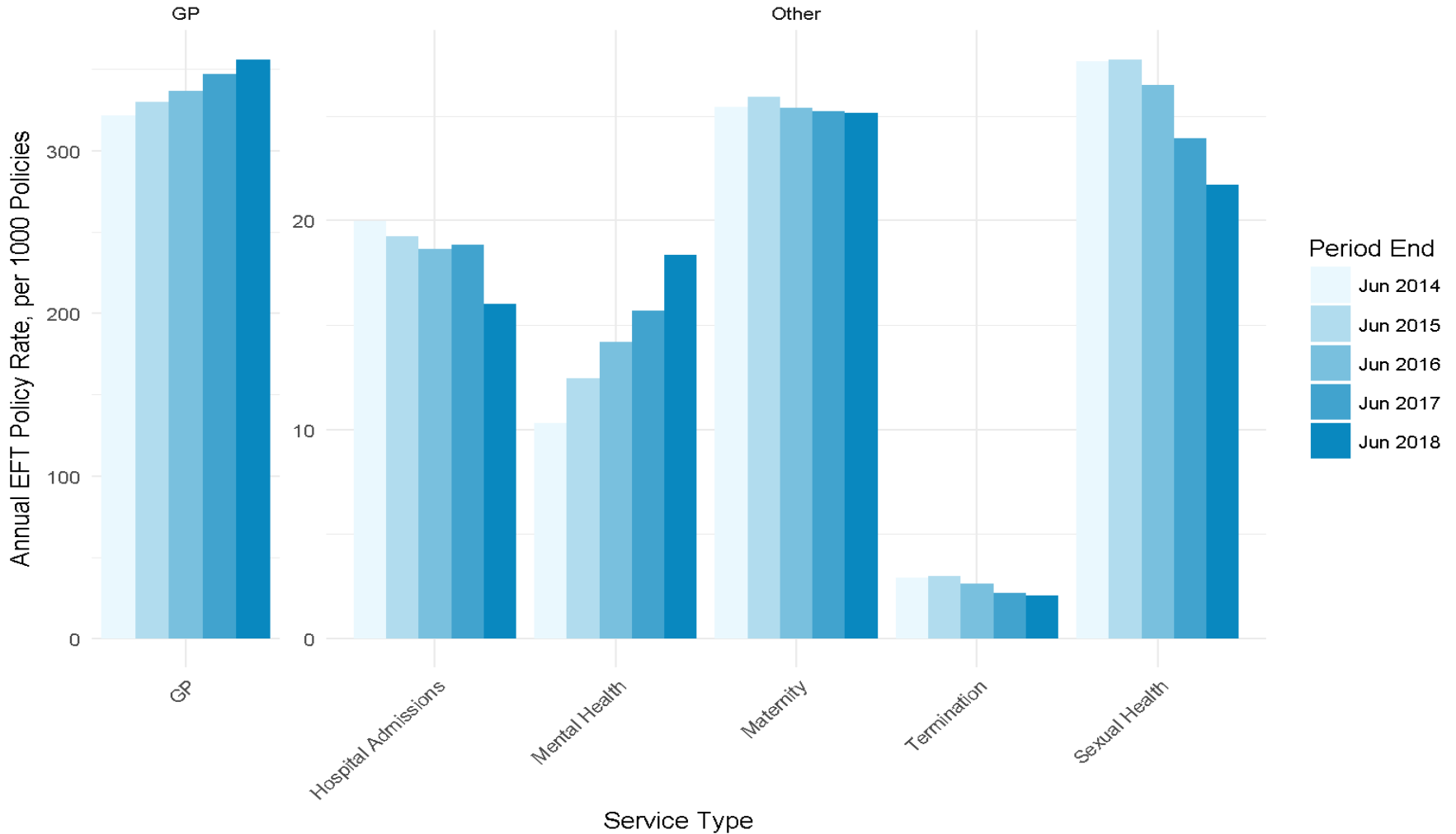
# Member Demographics – Tenure



# Nationality



# Claims Snapshot: Historical



# 02 Consultations

GP consultations





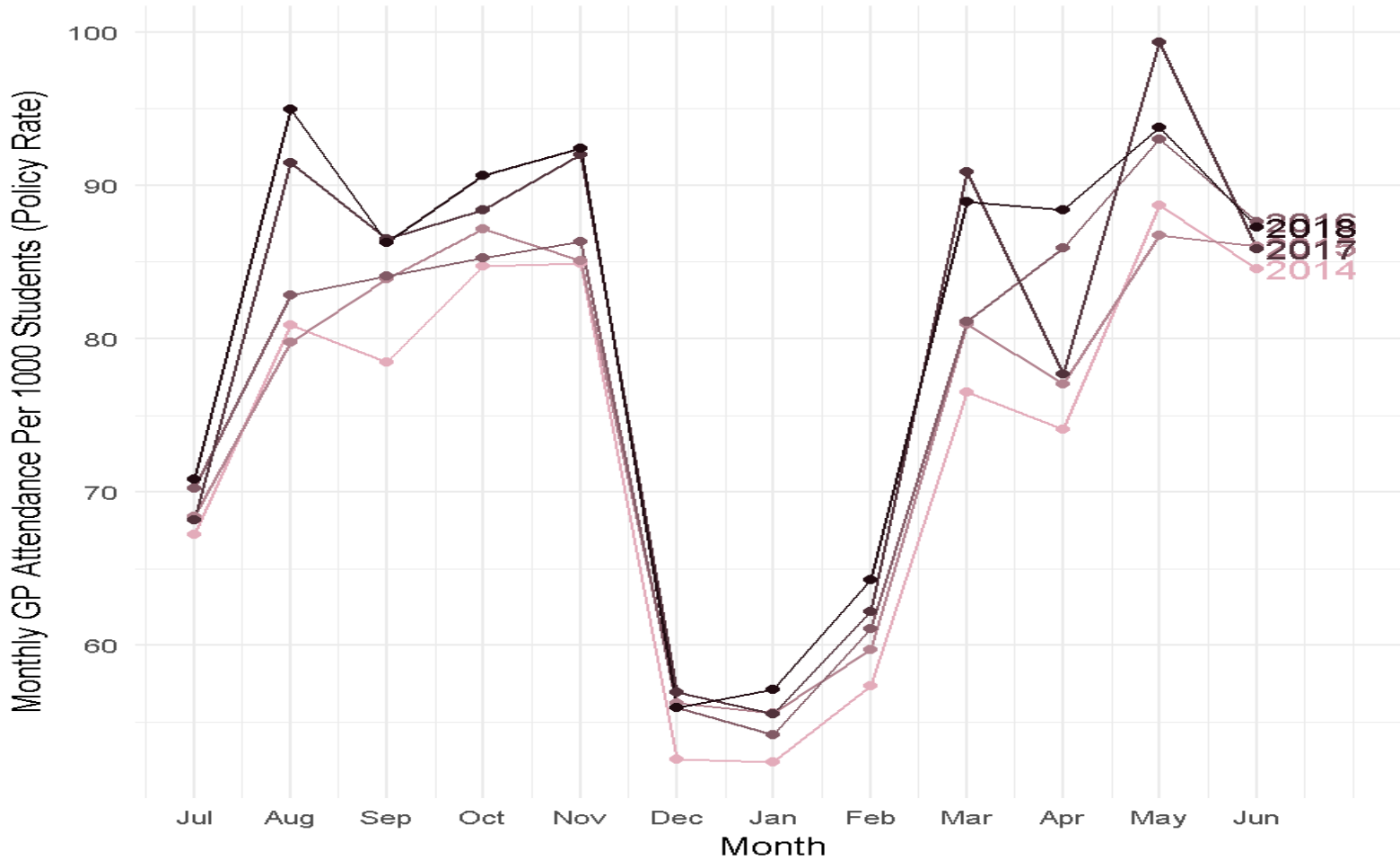
# GP Consultations

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<b>Period End</b>	<b>GP Consult Type</b>	<b>Items</b>
	<b>All GP</b>	<b>337,656</b>
<b>Jun 2018</b>	<b>GP (Business Hours)</b>	<b>300,743</b>
	<b>GP (After Hours)</b>	<b>36,913</b>

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# GP Consultations, Seasonality



# 03 Hospital Attendance

Admissions  
Attendance type



# Inpatient Hospital Admissions

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**Period End**

**Hospital Type**

**Admissions**

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**All Hospital**

**9,238**

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**Jun 2018**

**Public**

**7,873**

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**Private**

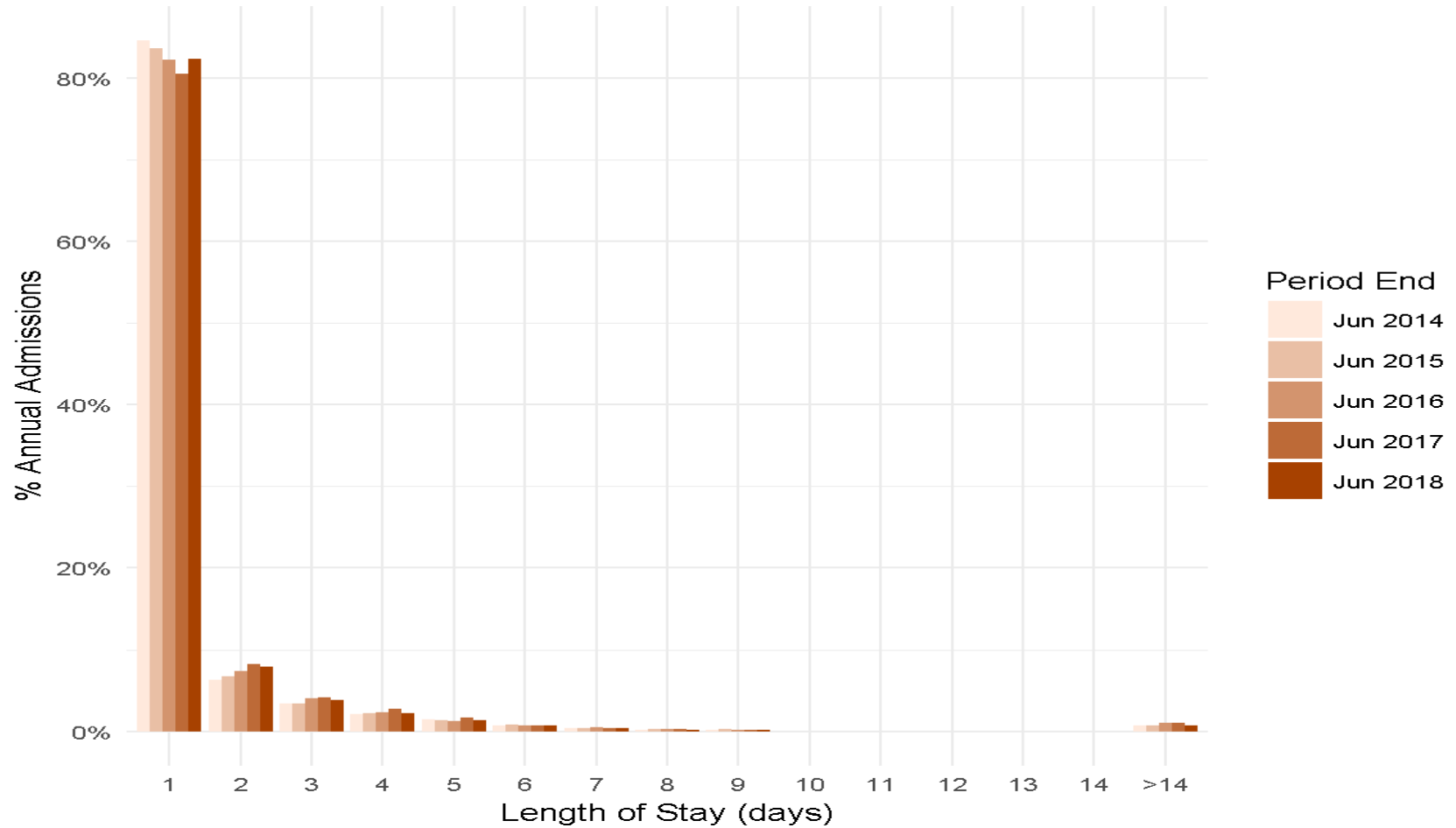
**1,365**

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# Hospital Attendance Type

Period End	Hospital Attendance Type	Items
Jun 2018	Emergency/Outpatient	19,980
	Inpatient	11,102
	Theatre	1,158
	Prosthesis	7,819
	Maternity	9,446
	Mental Health	1,241

# Hospital Length of Stay, Inpatient Admissions

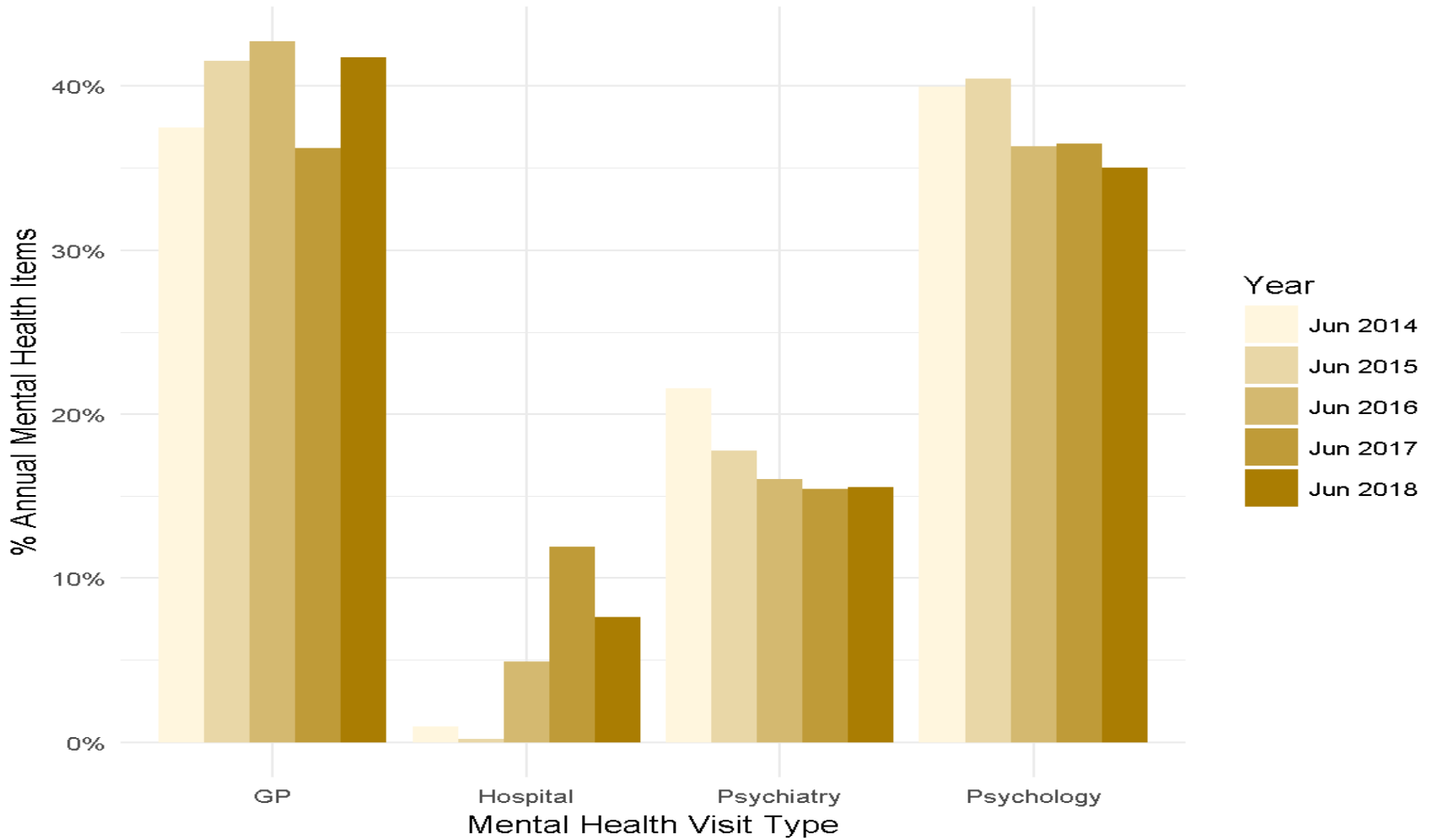




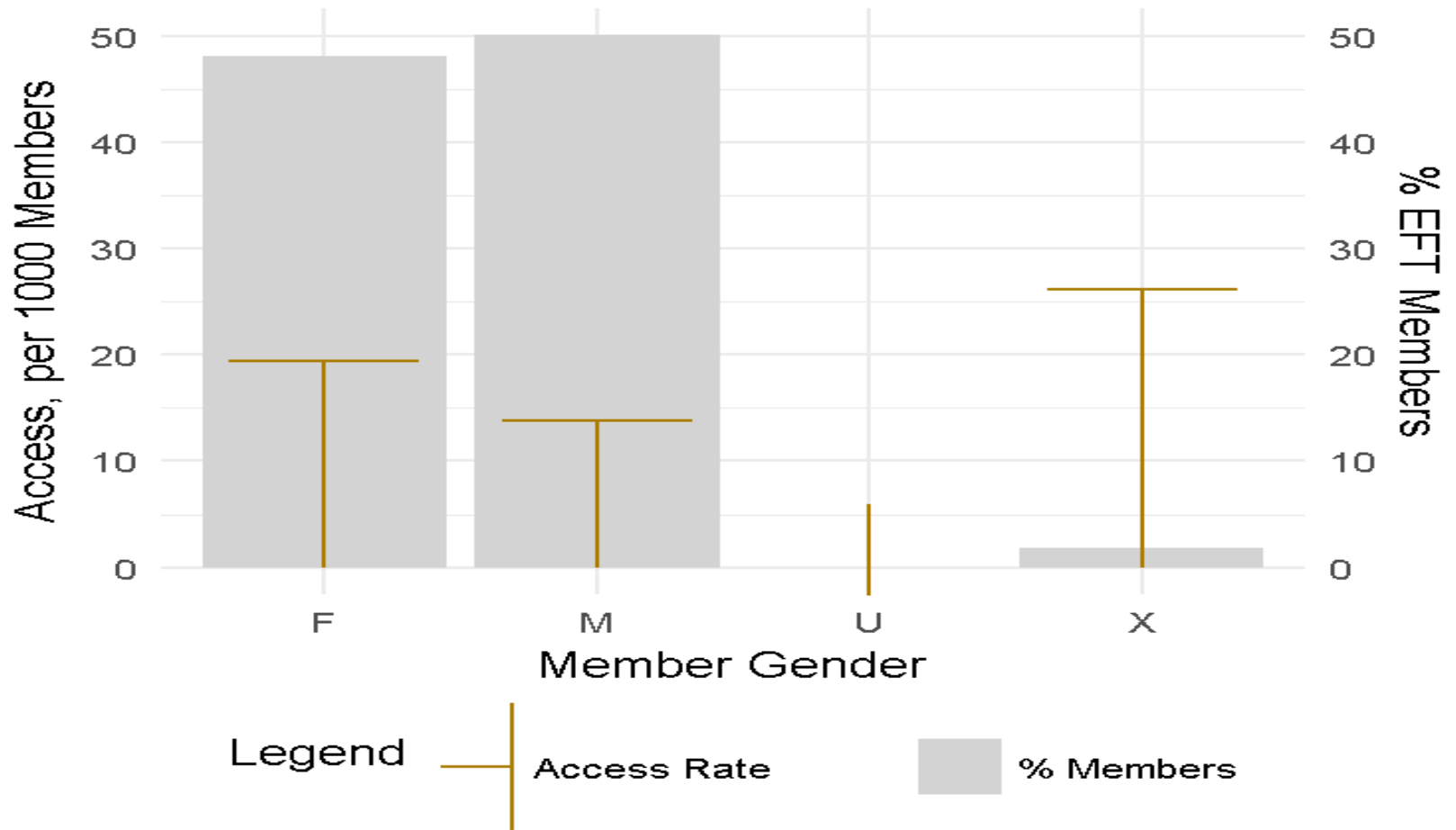
# 04 Mental Health



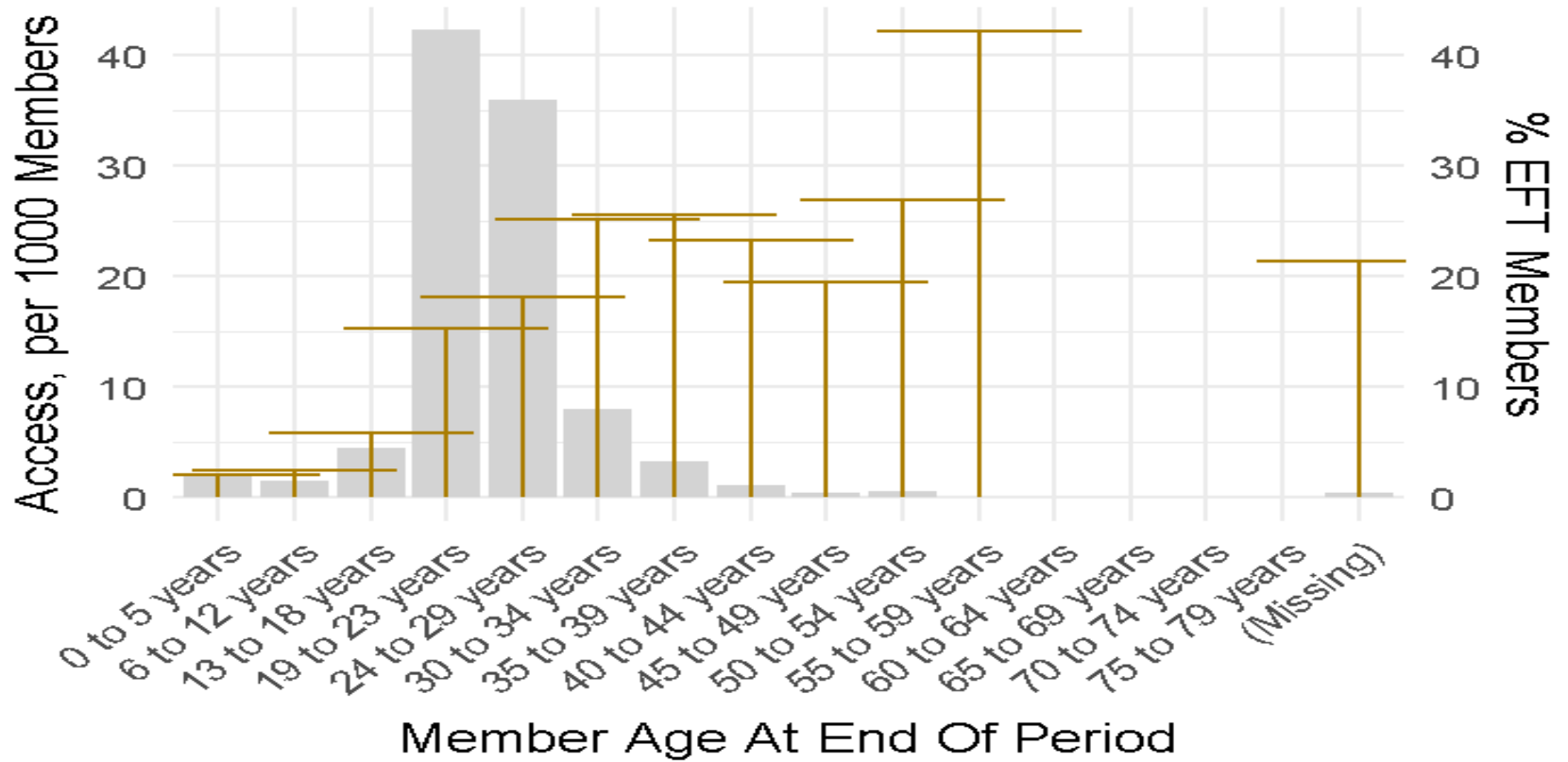
# Mental Health, Type of Attendance



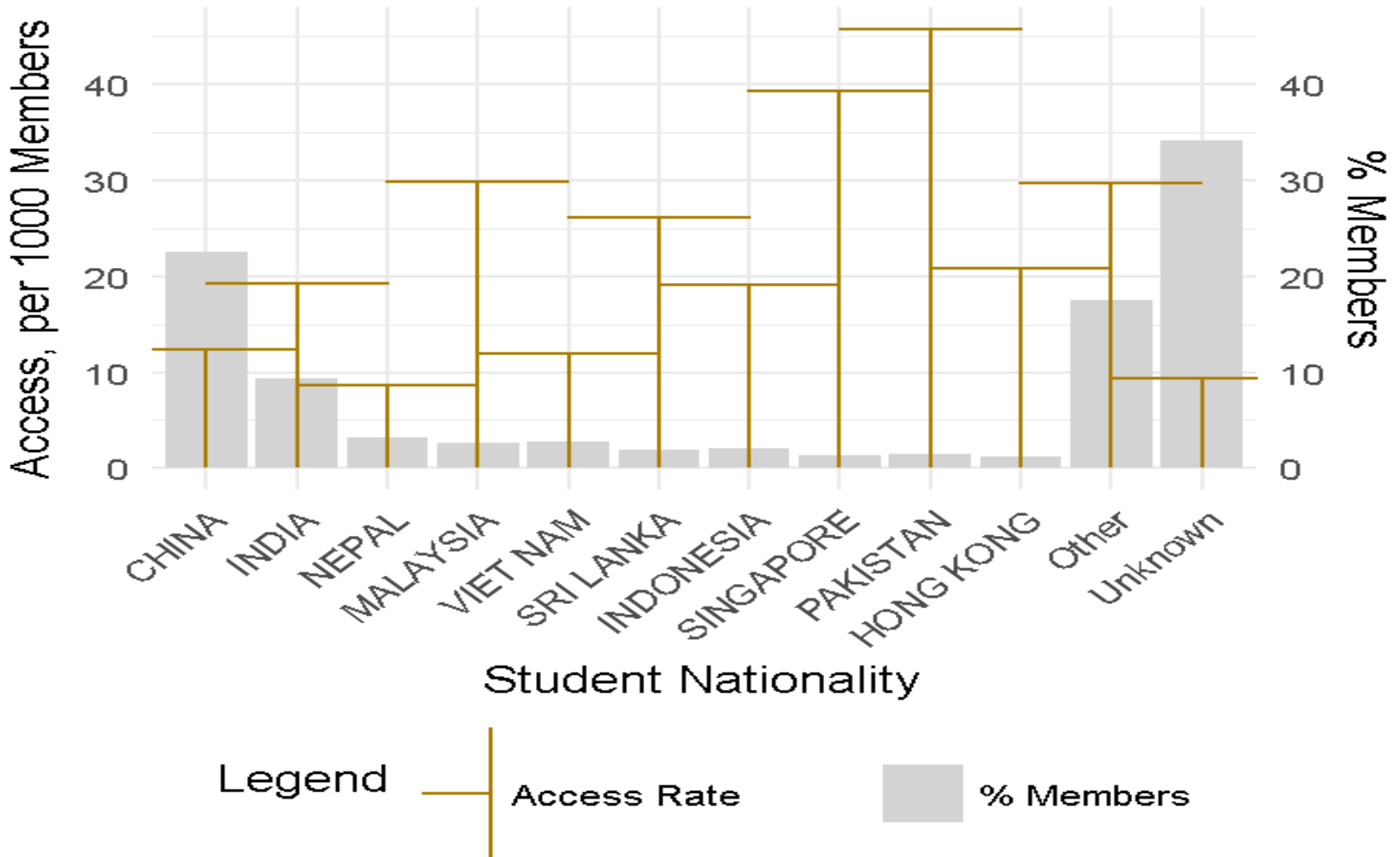
# Mental Health, Segment Access



# Mental Health, Segment Access



# Mental Health, Segment Access



# 05 Maternity





# Maternity, Overview

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<b>Period End</b>	<b>Items</b>
<b>Jun 2014</b>	<b>22,247</b>
<b>Jun 2015</b>	<b>22,908</b>
<b>Jun 2016</b>	<b>24,359</b>
<b>Jun 2017</b>	<b>27,798</b>
<b>Jun 2018</b>	<b>26,828</b>

# Maternity, Type of Service

Period End	Maternal MBS Group	Items
Jun 2018	A27 - PREGNANCY SUPPORT COUNSELLING	43
	I1 - ULTRASOUND	4,730
	I2 - COMPUTED TOMOGRAPHY	1
	M13 - MIDWIFERY SERVICES	33
	P2 - CHEMICAL	966
	P3 - MICROBIOLOGY	1,027
	P8 - INFERTILITY AND PREGNANCY TESTS	4,180
	P9 - SIMPLE BASIC PATHOLOGY TESTS	2,542
	T4 - OBSTETRICS	3,849
	NA - HOSPITAL	9,448

# Deliveries

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<b>Period End</b>	<b>Deliveries</b>
<b>Jun 2014</b>	<b>939</b>
<b>Jun 2015</b>	<b>1,002</b>
<b>Jun 2016</b>	<b>1,023</b>
<b>Jun 2017</b>	<b>1,120</b>
<b>Jun 2018</b>	<b>920</b>

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# 06 Sexual Health



# Sexual Health

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<b>Period End</b>	<b>Items</b>
<b>Jun 2014</b>	<b>7,450</b>
<b>Jun 2015</b>	<b>7,864</b>
<b>Jun 2016</b>	<b>7,794</b>
<b>Jun 2017</b>	<b>7,618</b>
<b>Jun 2018</b>	<b>7,080</b>

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# Serious issues and complex cases





## 1. Requires

- Hospitalisation
- Long stay
- Complex medical treatment

## 2. Impact on Study

- Can the student complete their study?
- Does study need to be deferred?

## 3. Impact on Visa

- Progression to a medical visa or other

## 4. Is it reasonable for the student to return home for local country and care with the support of family?

# Serious issues – hospital notifications (sample month)

Country	Condition
Timor	Pre-mature birth – 36 weeks
Bangladesh	Schizophrenia / Psychiatric
El Salvador	Pre-mature birth – 36 weeks
United States	Psychiatric
India	Psychiatric (51 days in hospital)
Pakistan	Psychiatric (76 days in hospital)
India	Brain haemorrhage
Singapore	Cauda Equina Syndrome

# Serious issues – hospital notifications (sample month)

Country	Condition
China	Psychiatric (53 days in hospital)
Saudi Arabia	Pre-mature birth – 37 weeks
India	Pre-mature birth – 32 weeks
Iran	Psychiatric
China	Anaemia
South Korea	Pre-mature birth – 33 weeks
China	Psychiatric (50 days in hospital)
China	Psychiatric (30 days in hospital)
Colombia	Pre-mature birth – 29 weeks
United States	Pancreatitis (61 days in hospital)

# Accidents do happen

- Feb 2017 – Dee Why Beach, NSW
- Student surfing
- Wave pushed headfirst into the sand beneath the water
- Spinal cord injury caused loss of feeling and movement in bottom half of body



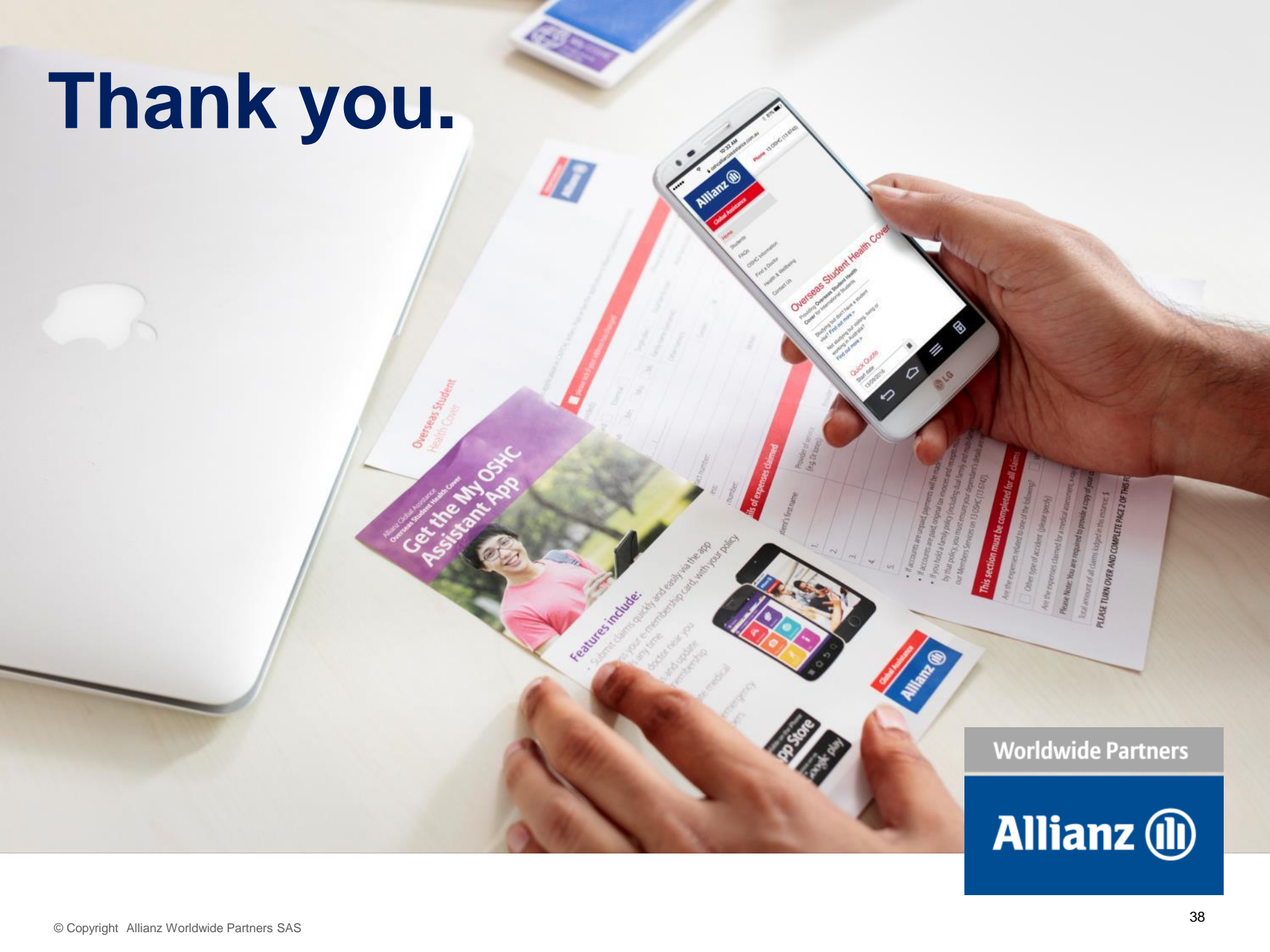
## Medical

- Intensive care unit – 7 days
- Admission in hospital – more than 9 months
- Cost – in excess of \$277,000

# Ensuring better health outcomes

- **How** to influence behaviour?
- **When** to take action?
- **How** to take action?
- **Who** is responsible?

# Thank you.



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