



# International Students' Health & Wellbeing Toolkit



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We're in this together.



# International students' health and wellbeing

When we hear the words 'health' and 'wellbeing', most of us will think of our physical health. While our physical health is an essential part of our overall wellbeing, so too is how we are feeling emotionally and mentally. Over time, and as our circumstance and environment changes, it is normal for our overall sense of wellbeing (both physically and mentally) to shift and change.

For international students, studying abroad is an exciting experience with the opportunity to explore a new culture, language and educational environment. But it can also have its challenges. It can be difficult moving away from family and friends, finding employment or housing, dealing with culture shock and home sickness, and navigating Australia's health care system.

The coronavirus pandemic has added to these challenges, leading to further uncertainty for many students living, studying and working overseas.

It is understandable that these challenges and experiences might impact your wellbeing, possibly leaving you feeling stressed, overwhelmed, uncertain and generally not like yourself.

 The good news is that Radiant is here to help.

# Step 1

## Get to know all about mental wellbeing

The first step to good health is understanding more about you and your mental wellbeing.

One way to think about mental wellbeing is to think of it as a spectrum, just like your physical health – with good mental health on one end, and mental illness on the other.<sup>1</sup>



It is normal to not always feel like this though, and for your mental wellbeing to shift and change over time. All of us go through periods where our moods, motivation and energy levels are not where we would like them to be.<sup>3</sup>

When you start finding things more challenging than usual, and for a prolonged period of time (a few weeks or more), this is when you might be heading towards the mental illness end of the spectrum. Mental illness might see you feeling sad, hopeless, confused and overwhelmed. It can significantly affect how you feel, think and connect with others. At this end of the spectrum, you can feel your relationships, work, study and ability to carry out everyday tasks being impacted.<sup>4</sup>

As Australia's National Youth Mental Health Foundation, Headspace explains, having good mental wellbeing and being mentally healthy allows you to live your life in a positive and meaningful way. You are able to work and study, feel connected to your friends, family and community, be energised by your life and bounce back from life's ups and downs.<sup>2</sup>

<sup>1</sup>Beyond Blue (2020), 'What is mental health?'. Website: <https://www.beyondblue.org.au/the-facts/what-is-mental-health>

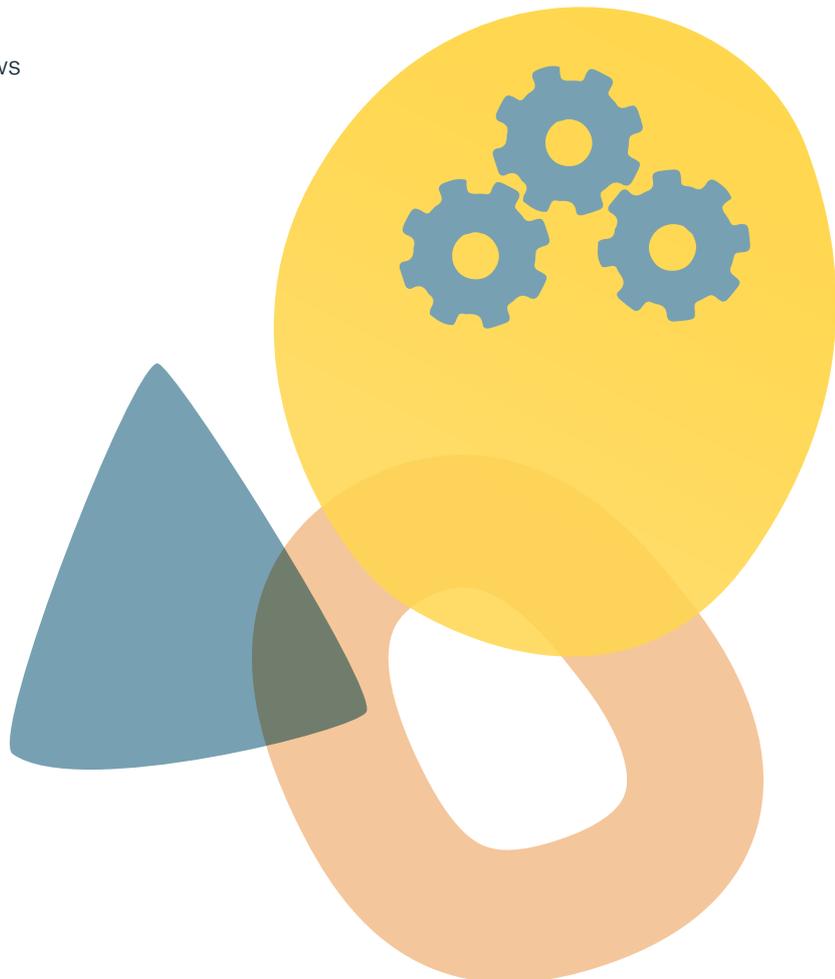
<sup>2</sup>Headspace (2018), 'Tips to keep good mental health'. Website: <https://headspace.org.au/young-people/tips-for-a-healthy-headspace/>

<sup>3</sup>Headspace (2020), 'What are mental health difficulties and when to seek help'. Website: <https://headspace.org.au/young-people/what-is-mental-health/>

<sup>4</sup>Health Direct (2020), 'What is mental illness'. Website: <https://www.healthdirect.gov.au/mental-illness>

Australian Government Department of Health (2021), 'Mental Health'. Website: <https://www.health.gov.au/health-topics/mental-health>

Headspace (2020), 'What are mental health difficulties and when to seek help'. Website: <https://headspace.org.au/young-people/what-is-mental-health/>



## Step 2

# Not feeling like yourself? Learn to recognise the signs and symptoms of mental health challenges



Understanding the signs of mental health challenges is an important part of looking after yourself, and those around you.

<sup>5</sup>Headspace (2020), 'What are mental health difficulties and when to seek help'. Website: <https://headspace.org.au/young-people/what-is-mental-health/>

Health Direct (2020), '9 signs of mental health issues'. Website: <https://www.healthdirect.gov.au/signs-mental-health-issue>

Beyond Blue (2020), 'Anxiety and Depression Checklist'. Website: <https://www.beyondblue.org.au/the-facts/anxiety-and-depression-checklist-k10>

Some signs to look out for include<sup>5</sup>:

- Have you been losing interest, not enjoying or not wanting to be involved in things you would normally like doing?
- Have you found yourself lacking in motivation, isolating and withdrawing from your family, friends and loved ones?
- Have you experienced changes in your appetite or fluctuating weight gain or loss?
- Have you found yourself sleeping more or less than usual?
- Do you find yourself being tearful, nervous or irritable with yourself, friends and family for no reason?
- Are you having trouble concentrating or remembering things, particularly in your studies and or work?
- Are you engaging in behaviour that you would usually avoid? Like taking drugs or drinking too much alcohol.
- Do you find yourself feeling sad, down or crying more often?
- Are you having negative, distressing, illogical or unusual thoughts?
- Do you regularly feel unusually stressed, anxious or worried?
- Have you experienced sudden or dramatic changes in your mood and energy levels?
- Have you developed feelings of guilt, helplessness or worthlessness?
- Do you feel things have changed, aren't quite right or you just don't feel your usual self?

If you feel like any of these signs are relevant to you, your family members or your friends, Radiant can help. There are many things you can do every day and over the medium to long term to improve your mental wellbeing.

## Step 3

# Take steps to support your mental wellbeing

There are a number of things you can do to look after and maintain your mental health and wellbeing on a daily basis.

### 1 Get the right amount of sleep

Sleep and sleeping well is good for your brain and body. It helps you feel energised, focused, and happy. If you're aged between 18–35 years old, it is recommended that you should try to get seven to nine hours of sleep each night.

### 2 Connect with your friends and community

Spending time connecting with family, friends and people in your community (and our furry friends) can help you feel a sense of belonging and connection. If you are living far away from loved ones, why not set up some regular phone calls, play an online game, or share a meal together over video chat!

### 3 Stay active

Exercise increases your body's production of endorphins (those feel-good hormones) which help to improve your mood, give you better sleep, and make you feel relaxed. All you need is 30 minutes of exercise each day to improve your mood and reduce stress. Whether it's walking, kicking a ball around or swimming in the ocean, make sure it is something that is easy to do and you enjoy, so you can look forward to it every day.

### 4 Eating well

We know that eating healthy meals is important for our physical health, but it can also improve our mood, energy levels and mental health and wellbeing. Eat high-quality and nutritious foods like vegetables, fruit and grains, with lots of

vitamins, minerals and antioxidants to nourish and protect your brain. Remember to drink plenty of water and avoid processed foods or sugar-filled snacks!

### 5 Keep alcohol to a minimum and avoid drugs

In times of increased stress, it's best to keep alcohol consumption to a minimum and avoid drugs. This will help you sleep and feel better.

### 6 Be kind to yourself

Treat yourself with the kindness, respect and support you would offer a friend or loved one. Your wellbeing is important, so make time for the things that make you feel happy – whether that's art, sport, spending time in nature, reading or playing games. Being kind to yourself and doing the things you love keeps the fun in your life, gives you a sense of purpose and helps you connect with yourself and others.

### 7 Talk to an experienced and trusted professional

If you've tried the things listed above and feel like the support from family and friends isn't enough, maybe it's time to consider talking to an experienced and trusted professional. This is where Radiant can help.<sup>6</sup>

<sup>6</sup>Radiant (2020), '9 tips for improving your mental health'. Website: <https://myradiant.com.au/2020/11/25/9-ways-to-improve-your-mental-health/>

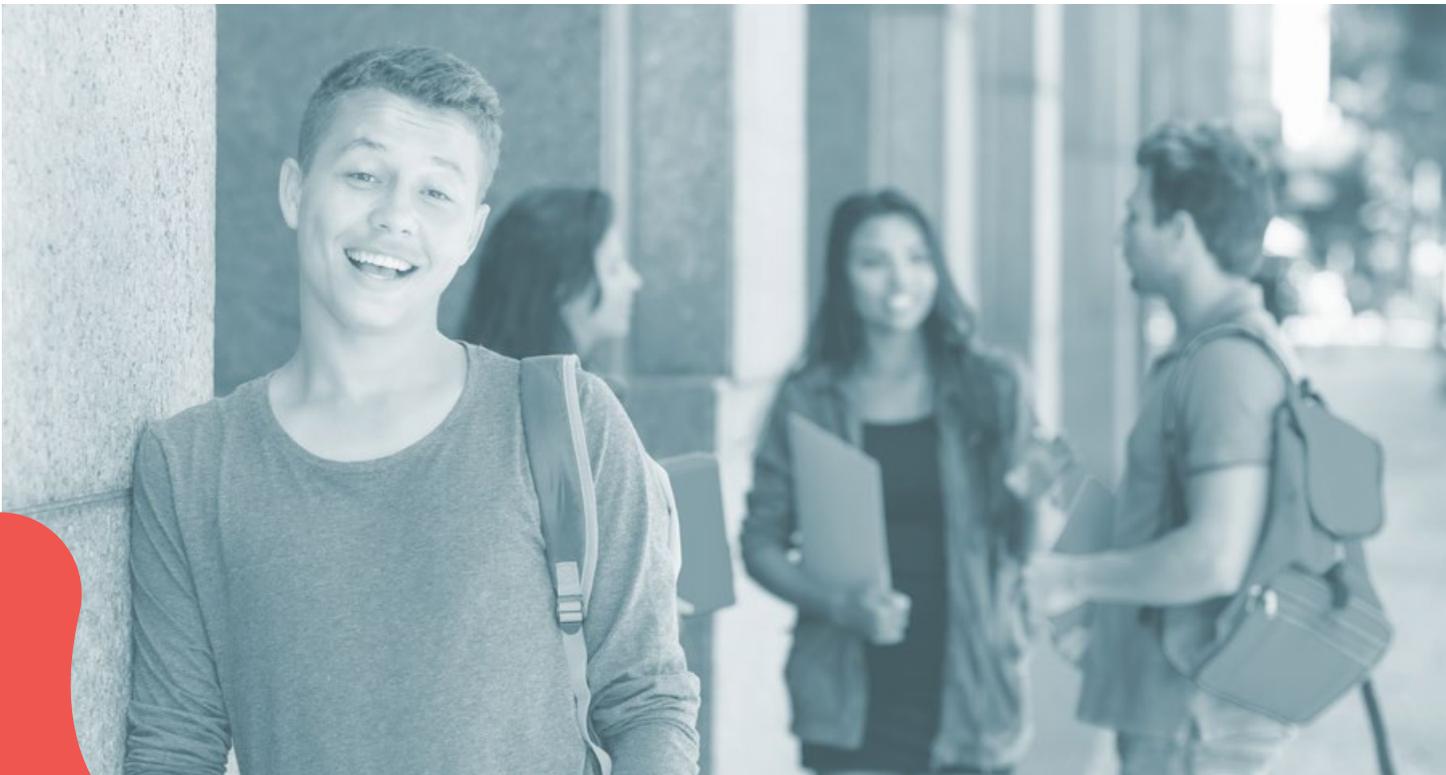
## Step 4

# Accessing mental health support through your overseas travel insurance

Seeing a counsellor or psychologist can be a helpful step towards supporting your mental health and wellbeing. Your Overseas Student Health Cover (OSHC) may be able to support you financially and help you claim some of the cost.

OSHC is the health cover that you are required to have as an international student in Australia. It would generally be arranged with your visa and covers you for the length of your stay. The most common providers in Australia are ahm OSHC, Allianz Global Assistance, BUPA Australia, CBHS International Health, Medibank Private and NIB OSHC.<sup>7</sup>

Through your insurance you may be eligible for support to see a psychologist, with your OSHC paying for some, but not all, of the psychologist fee. The fee you pay is called a gap fee – the gap between the amount covered by insurance, and the total fee.



<sup>7</sup>Australian Government Private Health (2021) 'Overseas Student Health Cover', Website: [https://www.privatehealth.gov.au/health\\_insurance/overseas/overseas\\_student\\_health\\_cover.htm](https://www.privatehealth.gov.au/health_insurance/overseas/overseas_student_health_cover.htm)

# What are the steps to make a claim?

If you would like to see a psychologist and claim some of the cost through OSHC, there is an easy 9 step process you can follow.



1

## Review and contact your OSHC

Touch base with your provider to see what type of medical appointments are fully covered or partially covered under your OSHC.



2

## Make an appointment to see a General Practitioner (GP)

A GP is a great person to talk to about your wellbeing. They will listen, give advice and provide treatment options if you need it. Most OSHC will cover some or all of the cost of seeing a GP. When you book your appointment, make sure you ask them how much an appointment will cost, and tell them you would like to talk about receiving a mental health care plan. That way your doctor can know in advance to set aside enough time for your appointment.



3

## Talk to your GP about options available and receiving a mental health care plan

In this appointment your GP will work with you to assess whether you will benefit from a mental health care plan. They will ask a few questions, fill in the plan and set goals with you.

As part of your mental health care plan your GP may suggest you see a mental health expert, like a psychologist, who is trained to listen and help you work through any problems. Your GP might suggest a psychologist for you to see, or you can choose a psychologist yourself.



4

## Find the right psychologist for you

If you would like to choose your own psychologist, Radiant can help you with this. We facilitate access to over 400 experienced counsellors and practitioners, so students like you can find the support you need during your time in Australia. The cost will also vary between psychologists, so it's important to ask ahead of booking an appointment.



## Contact your OSHC provider

Once you have found someone that you would be interested in talking with, it's important to talk to your OSHC provider and ask them how to make a claim, and how much money you can claim back. Depending on the cost of the appointment, you will need to pay the gap fee.

A gap fee is when the expense of the medical treatment is only partly covered by the health insurance. The part that is not covered by insurance is called the 'gap', and this is the amount you need to pay.



## Get in touch with the psychologist and introduce yourself

Through Radiant, you can introduce yourself via phone or email and share what kind of support you are looking for. Through this call you should get a sense of their personality and approach to therapy. The call is private and confidential.



## Make an appointment

When you make an appointment, the psychologist will advise you on how to pay.



## Your first appointment

For your first appointment, your psychologist will commonly ask you questions about how you are feeling, what you are dealing with, why you have come to see them and about your family history.



## Make a claim

Depending on the service, you may have to pay upfront in the appointment, and then make a claim to your OSHC provider afterwards. Each OSHC will be different, so it important to check with your provider around how to do this.

# What is a mental health care plan?

A mental health care plan is a support plan for someone who is experiencing challenges with their mental health and wellbeing.

When you visit your GP, you and your doctor will make the plan together. Your doctor will speak to you about your experience, your goals and help identify support available.

A mental health care plan might include:

- A referral to a mental health expert, like a psychologist or counsellor.
- Advice on the types of mental health care, support services and treatment options available.
- Strategies to improve and maintain your mental health and wellbeing.

Your health information and treatment plan will be private and confidential.<sup>8</sup>

For more information about seeing a psychologist, contact your **OSHC provider or health service at your education provider.**

<sup>8</sup>Services Australia (2021), 'Mental health care and medicare'. Website: <https://www.servicesaustralia.gov.au/individuals/subjects/whats-covered-medicare/mental-health-care-and-medicare>

Headspace (2018), 'How to get a mental health care plan', Website: <https://headspace.org.au/blog/how-to-get-a-mental-health-care-plan/>

In the first instance, having a mental health care plan means you can see a psychologist for six sessions and some of the cost may be covered by your OSHC. A further four sessions are available upon review. After this, if you need more sessions with a psychologist and you would like your OSHC to cover some of the costs, you must get a new mental health care plan from your GP. A mental health care plan will then cover up to 10 sessions with a psychologist over a 12 month period.<sup>9</sup>

During COVID-19, the Australian Government boosted mental health care plans from 10 to 20 appointments per year. This means you are now entitled to 10 additional appointments or sessions per year that you can claim rebates on, making therapy much more affordable and accessible.

<sup>9</sup>Study Melbourne (2020), 'OSHC and seeking help from a psychologist'. Website: <https://www.studymelbourne.vic.gov.au/help-and-support/oshc-and-seeking-help-from-a-psychologist>

Services Australia (2021), 'Mental health care and medicare'. Website: <https://www.servicesaustralia.gov.au/individuals/subjects/whats-covered-medicare/mental-health-care-and-medicare>

## Daily questions to support you and your wellbeing

- 1 What am I grateful for today?
- 2 What do I want to work on today?
- 3 How am I moving/getting outside today?
- 4 Who am I checking in with or connecting with today?
- 5 What is something that I am going to do for my mental wellbeing today?



# Need urgent help?

If you, or someone you are with, are hurt or need immediate support:

**Call 000 (Ambulance, Police, Fire Brigade)**

## National 24/7 Crisis & Support Services

### Lifeline

Call **13 11 14** for 24/7 telephone support.  
Online web chat 7-10pm with a counsellor  
Lifeline Text 6pm-midnight  
0477 13 11 14  
[www.lifeline.org.au/crisis](http://www.lifeline.org.au/crisis)

### NSW Mental Health Line

**1800 011 511**  
State-wide 24-hour mental health service to help you work out the right service for you.

### Kids Helpline

**1800 55 1800**  
24/7 phone and online counselling service for people aged 5 to 25.  
By phone, online chat, and email  
<https://kidshelpline.com.au>

### Beyond Blue

Provides information and support to help everyone in Australia achieve their best possible mental health, whatever their age and wherever they live.

**1300 224 636**

[www.beyondblue.org.au](http://www.beyondblue.org.au)

### Suicide Call Back Service

**1300 659 467**

For people aged 15 years or over. Telephone, video or online counselling with a mental health worker 24/7.

[www.suicidecallbackservice.org.au](http://www.suicidecallbackservice.org.au)

### Headspace

Australia's National Youth Mental Health Foundation, providing early intervention mental health services to 12-25 year olds.

If you are aged 25 years or under you can phone headspace on **1800 650 890** or visit eheadspace to chat online to a health clinician.

<https://headspace.org.au>

## Need a free interpreter?

If you speak languages other than English, you are entitled to have access to an interpreter when you access a health service.

### Sydney Health Care Interpreter Service

**(02) 9515 0030**

[www.slhd.nsw.gov.au/interpreters](http://www.slhd.nsw.gov.au/interpreters)

### Translating and Interpreting Service

**131 450**

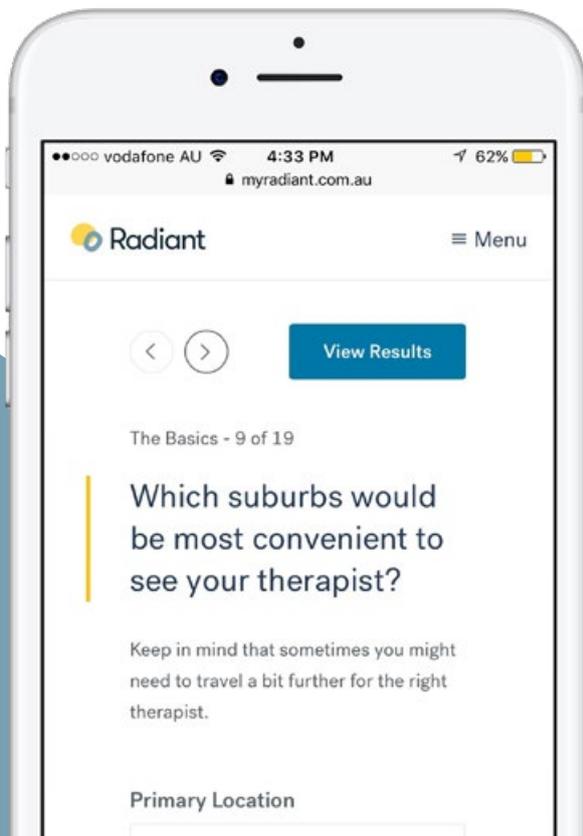
[www.tisnational.gov.au](http://www.tisnational.gov.au)



Radiant is an online platform which aims to bridge the gap between those seeking mental health support, and those qualified to provide it. A service of Relationships Australia NSW, it can link clients with over 400 verified mental health professionals across Australia. Together with our network of professionals, we seek to connect people with the mental health and wellbeing supports they need in a tailored and timely way.

Relationships Australia NSW is an independent, not-for-profit organisation with a goal to promote relationships that are safe, healthy and strong. They are dedicated to enhancing relationships within families and their communities in order to foster personal and social wellbeing.

*Relationships Australia*  
NEW SOUTH WALES



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