

**From:** Graeme Watson  
**Sent:** Monday, 27 October 2008 8:59 AM  
**To:**  
**Cc:**  
**Subject:** Migration Legislation Amendment Submission

As a Business Sponsor of 457 Visa Holders and Skilled Meat Workers under a Labour Agreement, our Company has serious concerns in regards to the costs and undertakings of Medical coverage for these persons whilst in Australia.

Our issue arises in the instance of a serious accident in which the persons wouldn't be covered by either Private Insurance (undertaken by the Sponsoring Company) or the Commonwealth under Medicare.

For example, 4 Overseas Sponsored persons are involved in a car accident in which the driver has an alcohol/drug reading above the limit and/or has no valid drivers licence. As the Insurance Company will not accept the claim, due to the drivers condition, and they are not covered by Medicare, the current Legislation states that the Sponsoring Company is responsible for the costs incurred. Now if these 4 persons were seriously injured, required extended periods of hospitalisation, and were quad or paraplegic diagnosed, the costs could not be sustained by the Sponsoring Company.

Currently, the Overseas Sponsored persons get a rebate on their Medicare levy as they aren't covered by it.

Options:

1. Overseas persons get coverage by Medicare in extreme situations as described above, no rebate is payable, and current Public Hospital coverage remains in place.
2. Overseas persons are covered by Private Health Insurance under a "whole of Australia" policy for Business Sponsored Persons in which either the Company pays on a per person charge and/or the persons themselves make a contribution which is subsidised/tax deductible to them and/or the Company.

I would like to discuss this matter further if you require clarification to the matters raised.

Thankyou.

Regards

Graeme.

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