

Application for exemption from Lifetime Health Cover Loading

Complete this form if you think you might be eligible for an exemption from the Lifetime Health Cover loading. Please see the table below for details on the supporting documents you'll need to provide to help us assess your application. If you are unsure whether you are eligible for an exemption, please contact us on 132 331.

Membership information

Title	First name	Family name
Address		
Suburb	State	Postcode
Date of birth	Membership number	

Exemption information

Please tick the box that you believe applies to you and send us this completed form with the required documents. Photocopies of original documents are acceptable.

Tick one	Your circumstances	Documents you need to provide
<input type="checkbox"/>	Australian citizen or permanent resident returning from overseas I was aged over 31 and overseas on 1 July 2000 and intend to join/have joined hospital cover since my return to Australia	International Movement Record. Contact the Department of Home Affairs on 131 881 or visit www.homeaffairs.gov.au to obtain a Form 1359
<input type="checkbox"/>	I turned 31 after 1 July 2000 and was overseas on 1 July following my 31st birthday and I intend to join/have joined hospital cover within a year of my return to Australia	International Movement Record. Contact the Department of Home Affairs on 131 881 or visit www.homeaffairs.gov.au to obtain a Form 1359
<input type="checkbox"/>	I registered for full Medicare benefits (green or blue Medicare card) on or after 1 July 2009 and I was overseas on the first anniversary of my Medicare registration date and I intend to join/have joined hospital cover within a year of my return to Australia	International Movement Record and Medicare registration date letter. For an International Movement Record, contact the Department of Home Affairs on 131 881 or visit www.homeaffairs.gov.au to obtain a Form 1359. For an Australian Medicare registration date letter, visit a Medicare office or call 132 011
	Please note: A person is taken to have returned from overseas if they return for a period of 90 consecutive days or more. From 1 July 2016, Norfolk Island is considered part of Australia rather than overseas	
<input type="checkbox"/>	New Australian migrants I intend to join/have joined hospital cover within a year of registering for full Medicare benefits (green or blue Medicare card) Please note: If you were over 31 and living on Norfolk Island on 1 July 2016, you need to have joined hospital cover by 1 July 2017 to avoid paying the Lifetime Health Cover loading	Medicare registration date letter. Visit an Australian Medicare office or call 132 011
<input type="checkbox"/>	Non-resident I am not eligible for full Medicare benefits (I don't have a green or blue Medicare card)	If you are from a Reciprocal Healthcare Country, a copy of your yellow (Reciprocal) Medicare card If you are not from a Reciprocal Healthcare Country, a copy of the photo page of your passport and evidence of your visa. Where your visa has been issued electronically and is not endorsed in your passport, please provide a copy of the letter or email issued to you by the Department of Home Affairs
<input type="checkbox"/>	Veterans' Affairs Gold Card holder I hold or have held a Department of Veterans' Affairs Gold Card after 30 June 1999	Written evidence of the period of time you have held a Gold Card. Contact the Department of Veterans' Affairs on 133 254
<input type="checkbox"/>	Australian Antarctic Division I have had health services provided by or through the Australian Antarctic Division, part of the Department of Environment and Energy	Written evidence of the period of time you have had health services provided by or through Australian Antarctic Division. Contact the Department of the Environment and Energy, Australian Antarctic Division on (03) 6232 3209
<input type="checkbox"/>	Ex-Australian Defence Force Personnel I am an ex-member of the Australian Defence Force	Discharge Certificate or a Certificate of Service. Contact the Department of Defence on 1300 333 362
<input type="checkbox"/>	Other I don't think any of the above circumstances apply to me, but I believe I might still be eligible to have my loading removed	Documents to support your position. This may include your Transfer Certificate from your previous health insurer; International Movement Record from Department of Home Affairs; and/or Medicare registration date letter from Medicare

Once complete, please forward this form to us together with the required documents:

Email: scan and email to ask_us@medibank.com.au **Fax:** (07) 3026 0557 **Post:** Medibank Private, PO Box 9999 in your Capital City. For all enquiries please call **132 331**.
Personal information is handled in accordance with our Privacy Policy. You can view a copy of the Privacy Policy online at medibank.com.au or at any Medibank store.

Print Form

Reset Form

Lifetime Health Cover Loading removal

A Lifetime Health Cover loading must be removed after the member has held hospital cover for a continuous period of 10 years or for a cumulative period of 10 years (inclusive of other Fund Paid Hospital Days) interrupted only by permitted days without hospital cover.

To check you have held hospital cover for a period of 10 consecutive years, you need to provide a Transfer Certificate from any previous Health Fund you had cover with in that 10 year period.