



Income thresholds and rates for the private health insurance rebate 2025

Private health insurance rebate income thresholds and rebate percentage rates for 2024–25.

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To work out your eligibility to a private health insurance rebate, we test your income against either the single or family income thresholds. Your family status on 30 June determines which threshold applies to you.

The income thresholds and rates for 2024–25 are:

Income thresholds for 2024–25

Family status	Base tier	Tier 1	Tier 2	Tier 3
Single	\$97,000 or less	\$97,001 – \$113,000	\$113,001 – \$151,000	\$151,001 or more
Family (see Note 1)	\$194,000 or less	\$194,001 – \$226,000	\$226,001 – \$302,000	\$302,001 or more

Rebate rates effective from 1 July 2024 to 31 March 2025

Rebate if the oldest person covered by	Base tier	Tier 1	Tier 2	Tier 3
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the policy is:				
Under 65 years old	24.608%	16.405%	8.202%	0.000%
65–69 years old	28.710%	20.507%	12.303%	0.000%
70 years old and over	32.812%	24.608%	16.405%	0.000%

Rebate rates effective from 1 April 2025 to 30 June 2025

Rebate if the oldest person covered by the policy is:	Base tier	Tier 1	Tier 2	Tier 3
Under 65 years old	24.288%	16.192%	8.095%	0.000%
65–69 years old	28.337%	20.240%	12.143%	0.000%
70 years old and over	32.385%	24.288%	16.192%	0.000%

Our commitment to you

We are committed to providing you with accurate, consistent and clear information to help you understand your rights and entitlements and meet your obligations.

If you follow our information and it turns out to be incorrect, or it is misleading and you make a mistake as a result, we will take that into account when determining what action, if any, we should take.

Some of the information on this website applies to a specific financial year. This is clearly marked. Make sure you have the information for the right year before making decisions based on that information.

If you feel that our information does not fully cover your circumstances, or you are unsure how it applies to you, contact us or seek professional advice.

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