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Compassionate release of superannuation – Report by registered medical practitioner

Instructions for completing a medical report to support a request for compassionate release of super.

Last updated 23 March 2026

How to get this report

Download the form by selecting this button.

[Compassionate release of superannuation – Report by registered medical practitioner \(NAT 74927, PDF, 148KB\)](#)

How to complete the report

This report supports applications for compassionate release of superannuation (super).

Section **A** must be completed by the **applicant**.

Sections **B** to **G** must be completed by the **registered medical practitioner or specialist**.

To be accepted, this document must be:

- completed **no more than 6 months before** the application is submitted
- signed, dated and submitted with the application.

Applications to pay for **medical treatment or transport** expenses require **2 separate reports**:

- one must be from a registered medical specialist in the field of treatment required
- the other can be from either a registered medical practitioner or a registered medical specialist.

The reports must advise that the applicant or their dependant requires treatment for:

- a [life-threatening](#) illness or injury
- [acute or chronic](#) pain
- an acute or chronic mental illness.

Applications for **palliative care** for a terminal illness or **accommodating a severe disability** only need one report from the treating registered medical practitioner or specialist.

We can't accept reports completed by allied health professionals.

Medical treatment

We can consider applications to meet costs of medical treatment that are [not readily available through the public health system](#).

The regulations require applicants to give us written statements from 2 [registered medical practitioners](#) (one must be a specialist) certifying the medical treatment is necessary to:

- treat a life-threatening illness or injury
- alleviate acute or chronic pain
- alleviate an acute or chronic mental illness.

Where the treatment required is dental treatment, certification must be provided by either:

- 2 separate dental practitioners
- a medical practitioner and a dental practitioner.

Definition of a registered medical practitioner

A registered medical **practitioner** must:

- have passed the required examinations or graduated from an accredited course
- be registered to practise by the relevant state registration board.

In most cases, one of the medical practitioners providing a supporting letter will be a general practitioner.

A registered medical **specialist**:

- has had further medical training
- holds further qualifications
- is a fellow of a specialist medical college or registered in their state as a specialist.

A consultant physician is a specialist under the legislation.

Specialists providing a report should be specialised in the area in which they are giving their opinion. Consultant physicians should clearly state their areas of specialisation in the report.

Allied health professionals, including physiotherapists, psychologists, chiropractors and occupational therapists, are not medical practitioners under the legislation. Allied health professionals can supply additional evidence (for example, confirmation a patient is being treated for a particular condition), but their reports can't be used for certification purposes.

Treatments that can be considered

The regulations require the medical or dental practitioner to certify the treatment is not readily available through the public health system.

While medical treatment may be available through the public health system, the issue is whether it is readily available to the applicant or their dependant. The requirement is satisfied if either:

- treatment is available in a public hospital, but only after a very long waiting period, for which the applicant or their dependant can't wait
- a surgeon requires the applicant to go to a private hospital and the cost of treatment is beyond their financial capacity.

You must certify the treatment is **both** necessary and not readily available in the public health system.

Using the term 'life threatening'

Only use the term 'life threatening' where you determine that without the recommended treatment it is likely that within 12 months the patient will either:

- die
- suffer an irreversible degeneration of a condition that, if left untreated, would result in premature death.

A generic classification, such as a potentially life-threatening illness, is generally not sufficient to meet this requirement. There must be a clear and direct link between the current state of the illness or injury and the threat to the patient's life.

Using the terms 'acute' and 'chronic'

Acute refers to the rapid onset or progress of a condition. It suggests there is some urgency for treatment.

Chronic refers to a condition having an indefinite duration or less rapid change. The condition may have been stable for some time or be characterised by periods of relapse or remission. It usually refers to a condition of at least 3 months' duration.

Certification using non-specific terms such as 'chronic medical condition' is generally not sufficient to meet this requirement.

Medical transport

The regulations require applicants to provide written statements from 2 registered medical practitioners (one of whom is a specialist) certifying that medical transport is necessary to access medical treatment.

We can consider compassionate release of super to meet costs associated with transport, including:

- public transport such as a bus, train, or ferry
- government or non-government providers offering medical transportation services on a fee-for-service basis or ambulance
- hire car, private taxi, or ride share
- domestic flights, international flights, or air ambulance

- goods or services directly associated with travelling somewhere to obtain medical treatment such as the cost of parking, road tolls or fuel
- [purchasing a vehicle](#) (new or second hand) where its primary use (at least 60%) will be for medical transport, and other means of transport can't reasonably be used.

In addition to meeting the [certification requirements for medical treatment](#), a treating registered medical practitioner and a registered medical specialist must also certify:

- the type of transport expense that is required to access medical treatment
- the frequency of required medical treatment
- period in which the treatment is required
- distance to treatment locations
- any other relevant information.

If the patient requires medical transport, provide additional information in the medical practitioner report to support the patient's application.

If the patient requires medical treatment overseas, your report will need to support why the treatment can't occur in Australia.

Accommodating a disability

We can consider compassionate release of super to assist an applicant to modify their home or vehicle if they, or their dependant, have special needs arising from a [severe disability](#). Examples of modifications include:

- purchasing disability aids or assistive technology
- purchasing a modified vehicle where your existing vehicle is unable to be modified
- installation of ramps both inside and outside the home
- installation of handrails
- adjustment to heights of kitchen cabinetry

- changes to bathroom fixtures and fittings to make them more accessible.

Applications must be supported by a report from one medical practitioner confirming:

- details of the applicant's or dependant's disability and its severity, including the special needs that need to be accommodated
- the expense required to accommodate special needs arising from the applicant's or dependant's severe disability
- how each expense on the invoice or quote will accommodate the special needs.
- whether the applicant has access to NDIS funding for the expense

Using the term 'severe disability'

A 'severe disability' is a severe physical or mental impairment which both:

- temporarily or permanently seriously limits one or more functional capacities, such as mobility, communication or self-care
- causes substantial functional limitation in everyday activities.

Palliative care for a terminal illness

We can consider compassionate release of super to assist an applicant or their dependant with the cost of palliative care. Examples include the:

- accommodation in a palliative care facility
- service providers such as doctors, nurses, or counsellors
- home carers related to the palliative management
- hiring specialised medical equipment or aids for use in the home
- therapies to assist in easing pain, such as massages or acupuncture.

Applications must be supported by a report from one medical practitioner stating that the applicant or dependant:

- has a terminal illness and has 24 months or less to live

- require palliative care
- the type of palliative care required (for example, at home or in a palliative care facility).

Using the term 'terminal illness'

For the purposes of release on compassionate grounds, terminal illness is an illness or injury that is likely to result in death within 24 months.

Using the term 'palliative care'

For the purposes of release on compassionate grounds, palliative care is help that allows a person who requires end of life care to live as fully and comfortably as possible.

Palliative care can be provided in a hospice, in a hospital or at home depending on the nature of the illness and the availability of care and support.

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