



# Compassionate release of superannuation – Report by registered medical practitioner

Instructions for Compassionate release of super Report by registered medical practitioner form.

9 January 2024

## How to complete the report

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

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

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

To be accepted, this document must be completed no more than six months before you submit your application. It must be signed, dated, and submitted with your application.

If you are applying to pay for medical treatment or transport expenses you must provide two separate reports. One must be from a registered medical specialist and the other can be from either a registered medical practitioner or a registered medical specialist, advising that you or your dependant requires treatment for:


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

The registered medical specialist must be specialised in the field of treatment required

**Note:** If you are applying for palliative care for a terminal illness or accommodating a severe disability, you will need to provide only one report from the treating registered medical practitioner or specialist.

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

## How to get this report

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

## Guidance for registered medical practitioners

This information is for medical practitioners providing supporting evidence for applications for the compassionate release of super.

### Criteria for compassionate release of super

We are responsible for assessing applications for the compassionate release of super on specific compassionate grounds, including:

- medical treatment for the applicant or a dependant
- transport for medical treatment for the applicant or a dependant
- modification to the applicant's home or vehicle to accommodate a severe disability for the applicant or a dependant
- palliative care for a terminal illness for the applicant or a dependant.

### Compassionate release of super for medical treatment

We can consider applications to meet costs of medical treatment not readily available through the public health system.

The regulations require applicants to give us written statements from two 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.

Medical treatment includes dental treatment. In these cases, certification must be provided by either:

- two dental practitioners – one must be a specialist
- a general practitioner (GP) and a dental practitioner or dental specialist.

### **Definition of a registered medical practitioner**

A registered medical practitioner must have passed the required examinations or graduated from an accredited course and be registered by the relevant state registration board to practice.

In most cases, one of the medical practitioners providing a supporting letter will be the applicant's, or their dependant's, GP or dentist.

A registered medical or dental specialist has had further medical training, holds further qualifications, and 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 giving an opinion should be specialised in the area in which they are giving their opinion. Consultant physicians should clearly state their areas of specialisation in the certification.

### **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.

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 it can't be used for certification purposes.

### **Using the term 'life threatening'**

Only use the term 'life threatening' where you determine that without 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 three 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 two registered medical practitioners (one must be a specialist) certifying the medical transport is necessary to access medical treatment.

We can consider compassionate release of super to meet costs associated with transport to access medical treatment, such as:

- public transport
- vehicle repairs
- vehicle running costs

- purchase of a vehicle where necessary.

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

- that transport is required to access medical treatment
- the frequency of required medical treatment
- the location of medical appointments
- the length of time treatment is expected to be required.

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, you 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. For example:

- installing ramps
- widening doorways
- installing hand controls
- purchasing a modified vehicle or disability aids.

Applications must be supported by a medical practitioner completing the report confirming the:

- existence of the severe disability
- special needs that it is addressing.

## **Using the term 'severe disability'**

A 'severe disability' is a severe physical or mental impairment which temporarily or permanently seriously limits one or more functional capacities such as mobility, communication, or self-care, and 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 costs of accommodation in a hospice
- the employment of a palliative care nurse
- the purchase of necessary medications.

Applications must be supported by a medical practitioner completing the report stating that the applicant:

- has a terminal medical condition
- requires palliative care.

### **Using the term palliative care**

An individual can apply for an early release of superannuation to pay for palliative care expenses for themselves or their dependant.

Palliative care expenses can include but are not limited to accommodation in a hospice, employment of a palliative care nurse or prescription medication.

### **Using the term 'terminal illness'**

Terminal illness is an illness or injury that is likely to result in death within 24 months.

For more information see [Access on compassionate grounds](#)

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## **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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