



myTax 2019 Private health insurance

How to report your private health insurance information in your return using myTax.

Last updated 26 June 2019

On this page

Essentials

Completing this section

Complete this section if at any time during 2018–19 you:

- were covered by a private health insurance policy, or
- paid for a dependent-child-only policy.

Essentials

We use the information at this section to work out your share of any private health insurance rebate entitlement.

Private health insurance rebate

If you meet the eligibility requirements for a private health insurance rebate, you can claim your rebate as either:

- a premium reduction which lowers the policy price charged by your insurer
- a refundable tax offset when you lodge your tax return.

The private health insurance rebate is income tested. If you share the policy, you will be income tested on your share.

Your rebate entitlement depends on your family status on 30 June. Different thresholds apply depending on whether you have a single income or a family income.

Your entitlement is also based on the age of the oldest person covered by the policy.

When you lodge your tax return, we calculate your income for surcharge purposes and determine your rebate entitlement. Depending on how you claimed the rebate, and the percentage you claimed, this may result in a tax liability and/or a tax offset.

If you haven't claimed the full rebate

If you have not received your full private health insurance rebate as a premium reduction, we calculate the rebate amount you are entitled to. This becomes payable to you as a refundable tax offset when we assess your tax return. The tax offset is added together with any other tax offsets that you receive and will appear as a credit in the myTax estimate and on your notice of assessment.

If you claimed too much rebate

If you claim too much private health insurance rebate as a premium reduction, we recover the amount as a tax liability. This liability will be listed in the myTax estimate and on your notice of assessment as an Excess private health insurance reduction or refund.

Your private health insurance statement

The law has changed regarding the way registered health insurers provide you with private health insurance information. **It is now optional for health insurers to provide you with a private health insurance statement.** A statement may only be provided if you request one from your registered health insurer.

We aim to pre-fill your tax return by 20 July with private health insurance policies provided to us. You can check our website, at **Health fund data**, to confirm if your health fund has sent us your information.

To add policies not pre-filled, or to check pre-filled policies, you need to refer to your statement information.

To obtain your statement information, **go to your health insurer's website** for details on viewing your statement information online, or to request a printed statement.

Claiming for a dependent-child-only policy

Dependent children are not eligible to claim a private health insurance rebate. However, if you have paid for their policy, you may be eligible to claim it on their behalf.

Dependent child

For this section, a dependent child is either:

- a person who is under 18 years old, or
- a dependent child under the rules of the private health insurer who is under 25 years of age and does not have a partner.

Your private health insurer can advise you who is covered as a dependent child on your policy.

Completing this section

Note: If you are an overseas visitor, for more information and instructions on how to complete the Medicare levy surcharge and this section, see [Overseas visitors](#).

We pre-fill your tax return with private health insurance policies provided to us. We may have pre-filled the tax claim code for you based on your last year's tax return.

Check for additional policies you held, or policy details, that are not pre-filled and ensure you add them.

See also:

- [Dependent-child-only policies](#)
- [If you are a dependent child](#)

When checking or adding policies, use your statement information (or family statement information, if covered as a dependent child). If you don't have your statement information, see [your private health insurance policy details](#).

1. For each of your private health insurance policies that:

- are **pre-filled**, go to step 2
 - are **not pre-filled**, go to step 5.
2. Is there a 'Record complete' indicator at the pre-filled policy details?
Yes - go to step 3.
No - go to step 4.
3. Check each pre-filled policy line panel, including the **Tax claim code**, and correct if necessary. If unsure of your tax claim code, visit [Working out your tax claim code](#).
Go to step 9.
4. Select the **Tax claim code** that applies to you in each policy line panel. If you are unsure of your tax claim code, visit [Working out your tax claim code](#). Check each pre-filled policy line panel and correct if necessary.
Go to step 9.
5. For each private health insurance policy that has not been pre-filled, select **Add** and enter information into the corresponding fields:
- Select your **Health insurer ID**
 - Enter your **Membership number**
6. From your private health insurance statement information, for each policy line set up a policy line panel. Go to step 7.
- If you need to enter more policy line panels in myTax, select **Add policy line**.
 - If you have any policy line panels that you don't need in myTax, select **Delete** to remove.
7. In each policy line panel, select the **Tax claim code** that applies to you. If unsure of your tax claim code, visit [Working out your tax claim code](#).
If you select **Tax claim code A, B or C**, go to step 8.
If you select **Tax claim code E or F**, go to step 11.
8. In each policy line panel:
- enter **Your premiums eligible for Australian Government rebate** (shown at **J** in your statement information). Do not show a percentage.

- enter **Your Australian Government rebate received** (shown at **K** in your statement information). Do not show a percentage.
- select the **Benefit code** (shown at **L** in your statement information).
- **Note:** Your statement information should include the name and an identifier that corresponds with these parts of the policy line panel (for example, **L** for **Benefit code**).

9. In the policy line panel, is **Tax claim code C** selected?

Yes - go to step 10.

No - go to step 12.

10. Did you indicate (in Spouse details) that you had a spouse on 30 June 2019?

Yes - go to step 11.

No - go to step 12.

11. Answer the question **Do you want to claim your spouse's share?**

To claim your spouse's share, you must meet all the following criteria:

- You were both covered under the same policy
- You were both covered for the same period of time
- You were together on 30 June 2019
- Your spouse must agree that you will claim.

If you answer **Yes**, for each of your policy line panels myTax will show your spouse's share in a corresponding read-only panel with Tax claim code D.

Answer **No** if you are claiming for a dependent-child-only policy or you are claiming only your share of the rebate.

12. Select **Save**.

13. Are all of your private health insurance policy details included?

Yes - go to step 14.

No - go to step 1.

14. Select **Save and continue** when you have completed the **Medicare and private health insurance** section.

Dependent-child-only policies

If the parents of the child (or children) are:

- **together** – then one of the parents may claim the rebate. This applies regardless of which parent paid the policy
- **no longer together** – then the payer of the policy must claim the rebate, as long as the payer is not a dependent child. The payer of the policy does not need to be a parent of the child.

If you are a dependent child

Dependent children do not get their own statement, because they cannot claim the rebate and are not subject to the income test. As a dependent child covered on a private health insurance policy, you will need to complete this section so we can verify your insurance coverage. This will ensure you are not charged the Medicare levy surcharge (if your income is above the threshold).

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Further information

More information including how to work out your tax claim code.

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Working out your tax claim code

On 30 June 2019, were you:

- Single - go to [step 1](#)
- Married or de facto (including if your spouse died during 2018–19 and you did not have another spouse before 30 June 2019) - go to [step 2](#)

Step 1 – tax claim codes single

Select the code letter that best describes your circumstances.

Dependants	Code
<p>You have no dependants.</p> <p>Note: If you had dependants in your previous tax return but don't have them anymore, you need to change the Number of dependent children in the Income tests section. Tax claim code A will then be available for selection.</p>	<p>Tax claim code A</p> <p>Go to step 3</p>
<ul style="list-style-type: none"> You have a dependent child (your child or a sibling who is dependent on you for economic support), or You paid for a dependent-child-only policy. 	<p>Tax claim code B</p> <p>Go to step 3</p>
<p>You were covered as a dependent child on a private health insurance policy.</p>	<p>Tax claim code F</p> <p>Go to step 3</p>

Step 2 – Tax claim codes married or de facto
Select the code letter that best describes your circumstances.

Circumstances	Code
<ul style="list-style-type: none"> You want to claim only your share of the rebate. You are a parent claiming for a dependent-child-only policy. 	<p>Tax claim code C</p> <p>Go to step 3</p>
<ul style="list-style-type: none"> You want to claim both your share and your spouse's share of the rebate. To do this, you must meet all of the following criteria: <ul style="list-style-type: none"> both were covered under the same policy both were covered for the same period of time be together on 30 June 2019 your spouse must agree that you will claim. 	<p>Tax claim code C</p> <p>Go to step 3</p>

<p>Note: You confirm that you are claiming your spouse's share of the rebate at step 11 of Completing this section. This will automatically complete your spouse's share with tax claim code D.</p>	
<p>Your spouse is claiming your share of the rebate.</p>	<p>Tax claim code E</p> <p>Go to step 3</p>

Step 3 – You have worked out your tax claim code, return to [Completing this section](#).

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Overseas visitors

How to complete Medicare levy surcharge and Private health insurance in myTax if you are an overseas visitor.

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On this page

- If you have an overseas health insurer
- If you have a complying health insurance policy
- If you are not eligible for Medicare
- If you have overseas student or overseas visitor health cover

If you are an overseas visitor, how you complete **Medicare levy surcharge** and **Private health insurance** in myTax depends on your circumstances, such as:

- [If you have an overseas health insurer](#)
- [If you have a complying health insurance policy](#)

- [If you are not eligible for Medicare](#)
- [If you have overseas student or overseas visitor health cover](#)

If you have an overseas health insurer

If your private health insurance provider is an overseas provider that is not registered in Australia, you will not be eligible for any rebate on your policy, and you may need to pay the Medicare levy surcharge if you don't meet the conditions for a Medicare levy exemption.

When completing myTax, you should:

At Medicare levy surcharge

1. Answer **No** to the question **Were you and all of your dependants covered by an appropriate level of private patient hospital cover from 1 July 2018 to 30 June 2019?**
2. Indicate the **Number of days you do not have to pay the surcharge.**
 - In some instances, myTax may determine for you that you do not have to pay the Medicare levy surcharge.
 - For more information, see [Medicare levy surcharge](#).

At Private health insurance

3. Not show any **Private health insurance policies.**

If you have a complying health insurance policy

You may receive private health insurance statement information from your insurance provider if:

- you have an Australian-registered complying health insurance policy
- are eligible for Medicare
- are a private health insurance incentive beneficiary (PHIIB).

When completing myTax, if you and all your dependents were covered under a complying health insurance policy for the full year with the appropriate level of private patient hospital cover, you should:

At Medicare levy surcharge

1. Answer **Yes** to the question **Were you and all of your dependants covered by an appropriate level of private patient hospital cover from 1 July 2018 to 30 June 2019?**

At **Private health insurance**

2. Show your **Private health insurance policies**. For more information, see [Completing this section](#).

If you are not eligible for Medicare

If you are an overseas visitor who is **not** eligible for Medicare, you are **not** entitled to any private health insurance rebate.

However, you can still purchase a complying health insurance policy with an Australian-registered health insurer. You will need to confirm the details of your private health insurance statement information. Your statement information will include the amount of premiums paid (at label **J**), while the rebate received at label **K** will be zero (\$0).

If the complying health insurance policy provides you and all of your dependants with the appropriate level of private patient hospital cover, you will be eligible to claim an exemption from the Medicare levy surcharge.

When completing myTax, you should:

At **Medicare levy surcharge**

1. Answer **No** to the question **Were you and all of your dependants covered by an appropriate level of private patient hospital cover from 1 July 2018 to 30 June 2019?**
2. Indicate the **Number of days you do not have to pay the surcharge**.
 - In some instances, myTax may determine for you that you do not have to pay the Medicare levy surcharge.
 - If not, and you and all of your dependants, including your spouse, were covered under the appropriate level of private patient hospital cover for the full year, enter **365** into **Number of days you do not have to pay the surcharge**.
 - Otherwise, see Medicare levy surcharge to determine what to enter into **Number of days you do not have to pay the surcharge**.

At **Private health insurance**

3. Not show any **Private health insurance policies**.

If you have overseas student or overseas visitor health cover

If you are an overseas visitor, you can purchase Overseas student health cover (OSHC) or Overseas visitors health cover (OVHC) from an Australian-registered health insurer. These are not complying health insurance policies, and you will not be eligible for the private health insurance rebate.

When completing myTax as an overseas visitor with OSHC or OVHC, you should:

At **Medicare levy surcharge**

1. Answer **No** to the question **Were you and all of your dependants covered by an appropriate level of private patient hospital cover from 1 July 2018 to 30 June 2019?**
2. Indicate the **Number of days you do not have to pay the surcharge**.
In some instances, myTax may determine for you that you do not have to pay the Medicare levy surcharge.
For more information, see **Medicare levy surcharge**.

At **Private health insurance**

3. Not show any **Private health insurance policies**.

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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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