



 [Print whole section](#)

Medicare and private health insurance

How to complete the Medicare and private health insurance sections of your tax return using myTax.

Medicare levy reduction or exemption

How to determine your eligibility for Medicare levy reduction or exemption when lodging your tax return using myTax.

Medicare levy surcharge

How to complete the Medicare levy surcharge section when lodging your tax return using myTax.

Private health insurance

How to report your private health insurance information when lodging your tax return using myTax.

QC 106636

myTax 2026 Medicare levy reduction or exemption

How to determine your eligibility for Medicare levy reduction or exemption when lodging your tax return using myTax.

Published 1 June 2026

Things to know

Complete this section to work out whether you qualify for a Medicare levy reduction or exemption.

Australian residents for tax purposes are subject to a Medicare levy of 2.0% of their taxable income unless they qualify for a reduction or exemption.

We base a:

- [Medicare levy reduction](#) on your taxable income. In some cases, you may not have to pay the levy at all. If your taxable income is above the thresholds, you may still qualify for a [reduction based on your family income](#).
- [Medicare levy exemption](#) on specific categories
 - you meet [certain medical requirements](#)
 - you're a [foreign resident](#)
 - you're [not entitled to Medicare benefits](#).

You need to consider your eligibility for a reduction or an exemption separately.

If you were not an [Australian resident for tax purposes](#) for the whole of 2025–26, you may be exempt from the Medicare levy.

Completing this section

At **Personalise return**, you **don't** need to make a selection to show Medicare levy reduction or exemption. It will always display at Prepare return.

At **Prepare return**, select 'Add/Edit' at the Medicare and private health insurance details banner.

At the **Medicare levy reduction** heading:

1. Show the **Number of dependent children and students**.

For more information, see [Working out your number of dependent children](#).

Note: We may have populated this for you based on information previously provided to us. Check and correct if necessary.

At the **Medicare levy exemption** heading:

2. Indicate if you were in one of the [exemption categories](#) at any time during 2025–26.

If **Yes**, go to step 3.

If **No**, go to step 6.

3. Work out the number of days that you qualify for full exemption and then enter the number into **Full 2% levy exemption – number of days**.

4. Work out the number of days that you qualify for half exemption and then enter the number into **Half 2% levy exemption – number of days**.

5. If you entered one or more days in **Full 2% levy exemption – number of days**, answer the question **Were you a temporary resident for Medicare purposes and have a Medicare entitlement statement from Services Australia?**

For more information about applying for a Medicare entitlement statement, see [Claiming an exemption](#).

6. You have completed the Medicare levy reduction or exemption section and can go to the **Medicare levy surcharge** section.

We use this information to work out any Medicare levy reduction or exemption for you.

Medicare levy reduction – your number of dependent children

A dependent child is any child who was an Australian resident whom you [maintained](#) in 2025–26 and whose [adjusted taxable income](#) (ATI) was less than the amounts in the table.

Table 1 – Dependent children – ATI thresholds

| Category of dependent child | ATI if maintained for the whole year | ATI if not maintained for the whole year |
|--|---|---|
| Any child under 21 years old you maintained who wasn't a full-time student | For the first child: <ul style="list-style-type: none"> • \$1,786 For each additional child: <ul style="list-style-type: none"> • \$1,410 | For the first child: <ul style="list-style-type: none"> • \$282 plus \$28.92 for each week you maintained them For each additional child: <ul style="list-style-type: none"> • \$282 plus \$21.70 for each week you maintained them |
| Any full-time student who was under 25 years old at a school, college or university | \$1,786 | \$282 plus \$28.92 for each week you maintained them |

If you had a spouse on 30 June 2026, or your spouse died during 2025–26 and you didn't have another spouse on or before 30 June 2026, count all your dependent children.

If you were single or separated on 30 June 2026, count only the number of dependent children for whom you received the family tax benefit (FTB) during all or part of 2025–26. Count them even if you received only the rental assistance component of FTB Part A and you shared the care of the dependent child.

How we work out your Medicare levy reduction

We base your eligibility for a Medicare levy reduction on your and your [spouse's](#) taxable income and your number of dependent children.

Based on the information in your tax return, we'll work out any reduction for you.

If you would like to understand more about how we calculate the levy reduction, please use the following information.

Work out your individual Medicare levy threshold

Using Table 2, work out the Medicare threshold that applies to you.

Table 2 – Medicare levy thresholds for a single individual

| Category | Lower threshold | Upper threshold |
|--|-----------------|-----------------|
| If you received an amount of seniors and pensioners tax offset | \$44,268 | \$55,335* |
| All other taxpayers | \$28,011 | \$35,013 |

* The entitlement to the seniors and pensioners tax offset for singles ceases when rebate income reaches \$52,759.

Note: These figures are based on the increased Medicare levy low-income thresholds announced on 12 May 2026 as part of the 2026–27 Federal Budget. At the time of publication this measure was not law.

If you have a spouse, you may not get the seniors and pensioners tax offset even if you meet all the eligibility conditions as we base the amount of the tax offset on your individual rebate income, not your combined rebate income. If you don't get the tax offset, merely being eligible for it won't entitle you to a Medicare levy reduction.

Work out where your circumstances fit

Using Table 3, work out your circumstances and how they apply to the calculation of the levy.

Table 3 – Where do you fit?

| Your circumstance | What to do |
|---|--|
| Your taxable income is equal to or less than your lower threshold amount. | You don't have to pay the Medicare levy. |

| | |
|---|--|
| <p>Your taxable income is greater than your lower threshold amount and less than or equal to your upper threshold amount.</p> | <p>You pay only part of the Medicare levy. We'll work it out.</p> <p>Go to Medicare levy exemption if you're single with no dependants to see if you qualify for an exemption.</p> |
| <p>Your taxable income is over your upper threshold amount, and you're single with no dependants.</p> | <p>You don't qualify for a reduction.</p> <p>Go to Medicare levy exemption to see if you qualify for an exemption.</p> |
| <p>Your taxable income is greater than your lower threshold amount but you:</p> <ul style="list-style-type: none"> • had a spouse • had a spouse who died during 2025–26, and you didn't have another spouse in 2025–26 • were entitled to an invalid and invalid carer tax offset in respect of your child, or • at any time during 2025–26 had sole care of one or more dependent children or students. | <p>You may be eligible for a Medicare levy reduction based on family taxable income.</p> <ul style="list-style-type: none"> • to work out your family taxable income, use worksheet 1 • and to work out your family taxable income limit, use worksheet 2. |

Family taxable income

Family taxable income is either:

- the combined taxable incomes of you and your spouse (including a spouse who died during 2025–26)
- your taxable income if you were a sole parent.

Worksheet 1 – Family taxable income

| Row | Calculation | Amount |
|-----|-------------|--------|
|-----|-------------|--------|

| | | |
|----------|--|----|
| a | Your taxable income from Taxable income . If the amount is less than \$0 (zero), write \$0. | \$ |
| b | Your spouse's taxable income from Taxable income in their tax return (if applicable). If the amount is less than \$0 (zero), write \$0. | \$ |
| c | Add rows a and row b . This is your family taxable income. | \$ |

Working out your family taxable income limit

Your family taxable income must be equal to or less than the following limits for you to qualify for a Medicare levy reduction.

Worksheet 2 – Family taxable income limit

| Row | Calculation | Amount |
|----------|--|---------|
| d | If you're entitled to the seniors and pensioners tax offset , enter \$77,028. For all other taxpayers, enter \$59,047. | \$ |
| e | Number of dependent children (if applicable, see note). | Number: |
| f | Multiply row e by \$5,423 (see note). | \$ |
| g | Family taxable income limit. Add the appropriate amount from row d to the amount at row f . | \$ |

Note: If you were a sole parent, you can increase your family taxable income limit for a dependent child only if the family tax benefit is payable to you for that dependent child.

Note 2: These figures are based on the increased Medicare levy low-income thresholds announced on 12 May 2026 as part of the 2026–27 Federal Budget. At the time of publication this measure was not law.

If your family taxable income at row **c** in worksheet 1 is equal to or less than your family taxable income limit at row **g** in worksheet 2, you qualify for a Medicare levy reduction.

Glossary

Adjusted taxable income

A person's adjusted taxable income is the sum of the following amounts:

- taxable income (excluding any assessable [first home super saver](#) released amount)
- [reportable employer superannuation contributions](#)
- deductible [personal superannuation contributions](#)
- adjusted fringe benefits total, which is the sum of both of the following
 - reportable fringe benefits amounts from employers exempt from fringe benefits tax under section 57A of the *Fringe Benefits Tax Assessment Act 1986* multiplied by 0.53
 - reportable fringe benefits amounts from employers not exempt from fringe benefits tax under section 57A of the *Fringe Benefits Tax Assessment Act 1986*
- certain [tax-free government pensions or benefits](#) received by the person
- [target foreign income](#) (income and certain other amounts from sources outside Australia not included in the person's taxable income or received as a fringe benefit)
- [net financial investment loss](#) (the amount where the person's deductions attributable to financial investments exceeds their total financial investment income)
- [net rental property loss](#) (the amount where the person's deductions attributable to rental property exceeds their rental property income)
- **less**, any [child support payments](#) the person provided to another person.

Maintaining a dependant

You maintained a dependant if any of the following applied:

- you both lived in the same house
- you gave them food, clothing and lodging
- you helped them to pay for their living, medical and educational costs.

If you had a spouse for the whole of 2025–26 and your spouse worked at any time during the year, we still consider you to have maintained your spouse as a dependant for the whole income year.


We consider you to have maintained a dependant even if the 2 of you were temporarily separated, for example, due to holidays or overseas travel.

If you maintained a dependant for only part of the year, it may impact on the number of days they are considered a dependant.

Shared care

You had shared care of a child if you, and your spouse (if you had one), cared for your child for some of the income year, and someone else, such as a former spouse, cared for the child for the rest of the income year.

If you received family tax benefit (FTB) Part B as part of a shared-care arrangement, you'll need to know your FTB shared-care percentage to calculate your spouse offset. Your FTB shared-care percentage is usually not the same as your 'shared care percentage' which appears on correspondence you have received from Services Australia.

If you don't know your FTB shared-care percentage, contact [Services Australia](#) .

Sole care

Sole care means that you alone had full responsibility, on a day-to-day basis, for the upbringing, welfare and maintenance of a child or student. You're not considered to have sole care if you're living with a spouse (married or de facto) unless special circumstances exist. Generally, for special circumstances to exist, you must be financially responsible for the dependent child or student and have sole care without the support that a spouse normally provides.

Situations where special circumstances may arise include the following:

- You were married for some time during 2025–26 but
 - during 2025–26, you then separated from, or were deserted by, your spouse, and
 - for the remainder of 2025–26, you were not in a de facto relationship.
- Your spouse was in prison for a sentence of 12 months or more.
- Your spouse was medically certified as being permanently mentally incapable of taking part in caring for the child or student.

If you're not sure whether special circumstances apply, [contact us](#).

Spouse

Your spouse includes another person (of any sex) who, for 2025–26:

- you were in a relationship with that was registered under a prescribed state or territory law
- although not legally married to you, lived with you on a genuine domestic basis in a relationship as a couple.

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myTax 2026 Medicare levy surcharge

How to complete the Medicare levy surcharge section when lodging your tax return using myTax.

Published 1 June 2026

Things to know

Complete this section to work out whether you need to pay a Medicare levy surcharge. **This section is compulsory.**

The Medicare levy surcharge (MLS) is an amount you may need to pay on top of the [Medicare levy](#).

You may have to pay MLS for any period during the income year when both of the following apply:

- you, your spouse, or any of your [dependants](#) didn't have an [appropriate level of private patient hospital cover](#)
- your [income for MLS purposes](#) (including your spouse's income if relevant) was above the applicable [surcharge threshold](#).

Your MLS amount will be worked out by myTax based on the information you provide to us in your tax return. You will see the amount in your myTax estimate.

For more information, see [Medicare and private health insurance](#).

Completing this section

If you're an overseas visitor, information and instructions on how to complete the **Private health insurance** and this section can be found at [Overseas visitors](#).

If your private patient hospital cover for you or your dependents was **only** for **part** of the 2025–26 income year, you'll need the number of days covered to complete this section. Find this on [your private health insurance statement](#).

To get your statement information, **go to your health insurer's website**. You can either:

- view your statement information online
- request a printed statement.

At **Personalise return**, you **don't** need to select anything to show Medicare levy surcharge. It will always display at Prepare return.

At **Prepare return**, select **Add/Edit** at the Medicare and private health insurance banner.

At the **Medicare levy surcharge (MLS)** heading:

1. Answer the question **Were you and all your dependants covered by an appropriate level of private patient hospital cover from 1 July 2025 to 30 June 2026?**

If **Yes**, go to step 4.

If **No**, go to step 2.

Note: We may have populated this based on information you previously provided to us. Check and correct if necessary.

2. If your [income for MLS purposes](#) is below the [threshold for your circumstances](#), myTax may advise you that you don't have to pay the Medicare levy surcharge.

If this occurs, go to step 4.

If not, go to step 3.

3. Work out and enter the **Number of days you do not have to pay the surcharge**.

The number of days you need to enter depends on your circumstances.

For help to work this out, go to [Number of days you don't have to pay the surcharge](#).

Continue to step 4.

4. You have completed the **Medicare levy surcharge** section. We use this information to work out any Medicare levy surcharge for you.

If you're liable for MLS because your spouse has shown a lump sum payment in arrears in their tax return at either **Foreign income** or **Other income**, you may be entitled to a tax offset. It may be up to the amount of MLS you have to pay. We will calculate the tax offset for you.

At [Spouse details](#), you'll need to:

- answer **Yes to Did your spouse receive a lump sum payment in arrears during the 2025–26 and is your combined income for Medicare levy surcharge purposes over \$202,000 (plus \$1,500 for each dependent child after the first)?**
- enter your spouse's address.

Next steps

- If you had private patient hospital cover for any part of the year, go to the **Private health insurance** section.

More information for completing the MLS

More information about completing the Medicare levy surcharge section of your return using myTax.

- [MLS income thresholds and rates](#)
- [Glossary](#)

MLS income thresholds and rates

The MLS is income tested against the following thresholds.

Medicare levy surcharge thresholds

You **don't** pay the MLS as a:

- **Single person**, if your [income for MLS purposes](#) is **\$101,000 or less**
- **Family**, if your combined [income for MLS purposes](#) is **\$202,000 or less** plus \$1,500 for each MLS dependent child after the first child. See [Your family MLS surcharge threshold – work it out](#) to find out the correct threshold for your family's circumstances.

If there is a change in your family circumstances during the income year, you need to work out whether you were liable for MLS for any period during 2025–26 that you:

- were single (that is, you had no spouse or dependent children) so you can apply the single surcharge threshold of **\$101,000** to your [income for MLS purposes](#)
- had a spouse or any dependent children, so you can apply the family surcharge threshold of **\$202,000**, plus \$1,500 for each dependent child after the first, to your [income for MLS purposes](#).

Medicare levy surcharge rate

If you have to pay the MLS, we apply the MLS rate based on:

- your circumstances on 30 June 2026, and
- your income.

If you're:

- A **single person** with your own MLS income of
 - \$101,001 to \$118,000, the rate is 1.0%
 - \$118,001 to \$158,000, the rate is 1.25%
 - \$158,001 or more, the rate is 1.5%.

- Part of a **family** (you had a spouse or dependants) with a combined family MLS income of
 - \$202,001 to \$236,000 (see [Note 1](#)), the rate is 1.0%
 - \$236,001 to \$316,000 (see [Note 1](#)), the rate is 1.25%
 - \$316,001 or more (see [Note 1](#)), the rate is 1.5%.

Note 1: The family surcharge threshold increases by \$1,500 for each MLS dependent child after the first child. See [Your family MLS surcharge threshold – work it out](#) to find out the correct threshold for your family's circumstances.

Working out your income for MLS purposes

To work out your and your spouse's income for MLS purposes, you can use either the:

- [Income tests calculator](#) 
- [Income for Medicare levy surcharge purposes](#) information.

Glossary

- [Appropriate level of private patient hospital cover](#)
- [Family](#)
- [Dependants](#)
- [Spouse](#)
- [Child](#)
- [Maintaining a dependant](#)

Appropriate level of private patient hospital cover

This is cover a registered health insurer provided for hospital treatment in Australia which has an excess of either:

- \$750 or less (for a policy covering only one person)
- \$1,500 or less (for all other policies).

Excess is the amount you pay before your health insurer pays for any claim you make.

General cover (formerly called ancillary cover) or 'extras' isn't private patient hospital cover because it only covers only items such as:

- optical
- dental
- physiotherapy
- chiropractic treatment.

If you have health cover but aren't sure whether it's at the appropriate level, ask your registered health insurer.

Family

For MLS purposes, you're a member of a family if, during any period of the income year, you had a spouse or dependants.

Dependants

For MLS purposes, your dependants (regardless of their income) were your:

- spouse, even if they worked during 2025–26, or had their own income
- children under 21 years old
- children 21 to 24 years old who were studying full time at school, college or university.

Dependants must have been [Australian residents](#) in 2025–26, and you must have contributed to [maintaining the dependant](#).

If your dependant child turned 21 during the income year and wasn't studying full time after that – they will be your dependant for the period they were under 21.

If your dependant child who was a full-time student turned 25 during the income year – they will be your dependant for the period they were under 25.

Your child is still your dependant if you're paying child support even if they don't live with you.

For MLS, myTax uses the 'Number of dependent children' from the Income tests section.

Spouse

Your **spouse** includes another person (of any sex) who for 2025–26:

- you were in a relationship with that was registered under a prescribed state or territory law
- although not legally married to you, lived with you on a genuine domestic basis in a relationship as a couple.

Child

Your **child** includes:

- your child, whether born in marriage or not
- your adopted child
- a newborn or newly adopted child
- a child of your spouse (your stepchild)
- someone who is your child within the meaning of the *Family Law Act 1975* – for example, a child who is considered to be a child of a person under a state or territory court order giving effect to a surrogacy agreement.

Maintaining a dependant

You maintained a dependant if any of the following applied:

- you both lived in the same house
- you gave them food, clothing and lodging
- you helped them to pay for their living, medical and educational costs.

We consider that you have maintained a dependant for the whole income year where you had a spouse for the whole of 2025–26, and:

- your spouse worked at any time during the income year
- the 2 of you were temporarily separated – for example, separate because of holidays or overseas travel.

If you only maintained a dependant for only part of the income year, it may impact the number of days they are considered a dependant.

For more information, see [Family and dependants for Medicare levy surcharge purposes](#).

myTax 2026 Number of days you don't have to pay the MLS



myTax 2026 Number of days you don't have to pay the MLS.

QC 106832

myTax 2026 Number of days you don't have to pay the MLS

myTax 2026 Number of days you don't have to pay the MLS.

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Work out the number of days

The number of days you don't have to pay the MLS will depend on your circumstances.

If myTax displays the:

- **Number of days you do not have to pay the surcharge** field, you'll need to [work out the number of days](#)
- 'You do not have to pay the Medicare levy surcharge' alert, go to [Completing this section \(step 4\)](#).

Use the following instructions to work out and enter the number of days you don't have to pay the surcharge.

Choose the link that matches your circumstances to see how to complete the number of days.

- [For the whole of 2025–26, you were single](#) (with or without dependent children).
- [For the whole of 2025–26, you had a spouse](#) (with or without dependent children).

Note: If your spouse died during 2025–26, you're treated as having a spouse for the whole year if

- you had a spouse on 1 July 2025, and
- you didn't have another spouse on or before 30 June 2026.
- [Your family circumstances changed during the year](#) – this could mean that you
 - had a new spouse
 - separated from your spouse
 - became or ceased to be a sole parent.

For the whole of 2025–26, you were single

Use this if you were single for the whole income year, either with or without dependent children. If this isn't you, return to [Work out the number of days](#).

Follow the steps below to work out the **number of days you do not have to pay the surcharge**.

Step 1: Dependent children

Did you have dependent children for any days in 2025–26?

Yes – with dependent children for **all of 2025–26**, go to step 2

Yes – with dependent children for **only some days in 2025–26**, see [Your family circumstances changed during the year](#).

No – go to step 3.

Step 2: Family income for MLS purposes

Was your [family income for MLS purposes](#) \$202,000 or less (plus \$1,500 for each dependent child after the first)?

(As you have dependent children, the [family surcharge threshold](#) applies.)

Yes – myTax will advise that you don't have to pay the MLS. Go to [Completing this section \(step 4\)](#).

No – go to step 4.

Step 3: Your income for MLS purposes

Was your [income for MLS purposes](#) \$101,000 or less?
(As you don't have dependent children, the [single surcharge threshold](#) applies.)

Yes – myTax will advise that you don't have to pay the Medicare levy surcharge. Go to [Completing this section \(step 4\)](#).

No – go to step 4.

Step 4: Private health cover

For **any days in 2025–26**, did you and all your dependants (if any) have an [appropriate level of private patient hospital cover](#)?

This might apply if you and all your dependants (if any) had cover for only some days in 2025–26 because part way through the year:

- you took out or cancelled private health insurance
- dependants were added or removed from the policy.

Note: If you and all your dependants (if any) had cover for **all days in 2025–26**, go to [Completing this section \(step 1\)](#) answer 'Yes' and follow the instructions.

Yes – go to step 5.

No – go to step 6.

Step 5: Number of days of health cover

Work out the number of days when you and all your dependants (if any) had an appropriate level of private patient hospital cover.

Retain the number as you'll need it for step 8.

When working out the number of days:

- you can use our [Calculate days](#) calculator
- the **start date** can't be before 01/07/2025
- the **end date** can't be after 30/06/2026.

Go to step 6.

Step 6: Medicare levy exemption category

For **any days in 2025–26**, were you and all your dependants (if any) in a [Medicare levy exemption](#) category?

Yes – go to step 7.

No – go to step 8.

Step 7: Number of days in Medicare levy exemption category

Work out the number of days when you and all your dependants (if any) were in a Medicare levy exemption category.

If any of these days overlap with the period that you had an appropriate level of private patient hospital cover, exclude those days from this calculation as they have already been counted at step 5. Overlapping days are only counted once. For an example, see [Overlap of days](#).

Retain the number as you'll need it for step 8.

When working out the number of days:

- you can use our [Calculate days](#) calculator
- the **start date** can't be before 01/07/2025
- the **end date** can't be after 30/06/2026.

Go to step 8.

Step 8: Number of days you don't have to pay the surcharge

If you answered **No** at **both Step 4** and **Step 6**:

- enter 0 at **Number of days you do not have to pay the surcharge** (this box can't be blank).
- Go to [Completing this section \(step 4\)](#).

Otherwise, you don't have to pay the Medicare levy surcharge for any days in 2025–26 that you and all your dependants (if any):

- had an appropriate level of private patient hospital cover (Step 5)
- were in a Medicare levy exemption category only (Step 7).

Add together the total number of days calculated at Step 5 and Step 7. Enter the number at **Number of days you do not have to pay the surcharge**.

If the total number of days calculated is more than 365, check your calculations, as any overlapping days are only counted once. See [Overlap of days](#).

Go to [Completing this section \(step 4\)](#).

Examples – working out the number of days

Use the following examples to help you work out the number of days you don't have to pay the surcharge.

- [Example 1](#): Single, no dependants, income more than \$101,000, not in a Medicare exemption category, took out private patient hospital cover during the year.
- [Example 2](#): Single, no dependants, income more than \$101,000, no private patient hospital cover during the year, in a Medicare exemption category.
- [Example 3](#): Single, dependants, income more than \$202,000 (plus \$1,500 for each dependent child after the first), cancelled private patient hospital cover during the year, in a Medicare exemption category for part of the year.

Choose where to go next from the following:

- To continue to work out and enter the **Number of days you do not have to pay the surcharge**, go to the [steps](#).
- If you have entered into myTax the **Number of days you do not have to pay the surcharge**, go to [Completing this section \(step 4\)](#).

Example 1: single, no dependants, income more than \$101,000, not in a Medicare exemption category, took out private patient hospital cover during the year

For the whole of 2025–26, Jacinta:

- was single
- had no dependants

- had an income for MLS purposes more than the single surcharge threshold of \$101,000
- wasn't in a Medicare exemption category.

Jacinta took out appropriate private patient hospital cover on 25 March 2026.

In myTax at the **Medicare levy surcharge (MLS)** heading:

- Jacinta answers the question **Were you and all your dependants covered by an appropriate level of private patient hospital cover from 1 July 2025 to 30 June 2026?**
 - Jacinta took out private patient hospital cover during the year so she had cover for only some days in 2025–26.
 - Jacinta answers **No**.
- as Jacinta's income for MLS purposes was more than the single surcharge threshold of \$101,000, myTax shows
 - the 'You may have to pay the Medicare levy surcharge' alert message
 - the **Number of days you do not have to pay the surcharge** entry box.

Jacinta works out the number of days she doesn't have to pay the surcharge.

- Jacinta doesn't have to pay for the days she had private patient hospital cover – from **25 March 2026** to **30 June 2026**.
- To work out the number of days, she uses our [Calculate days](#) calculator (you may prefer another calculation method) and enters the following
 - Period start date – 25/03/2026
 - Period end date – 30/06/2026
 - The result is **98** days.

Jacinta enters **98** into myTax at **Number of days you do not have to pay the surcharge**.

Choose where to go next from the following:

- To see more examples, go to [Examples](#).
- To continue to work out and enter the **Number of days you do not have to pay the surcharge**, go to the [steps](#).
- If you have entered into myTax the **Number of days you do not have to pay the surcharge**, go to [Completing this section \(step 4\)](#).

Example 2: single, no dependants, income more than \$101,000, no private patient hospital cover during the year, in a Medicare exemption category

For the whole of 2025–26, Julie:

- was single
- had no dependants.
- had an income for MLS purposes more than the single surcharge threshold of \$101,000
- didn't have any private patient hospital cover.

Julie was in a Medicare levy exemption category from **1 March 2026**.

In myTax at the **Medicare levy surcharge (MLS)** heading:

- Julie answers the question **Were you and all your dependants covered by an appropriate level of private patient hospital cover from 1 July 2025 to 30 June 2026?**
 - Julie didn't have any private patient hospital cover during the year.
 - Julie answers **No**.
- as Julie's income for MLS purposes was more than the single surcharge threshold of \$101,000, myTax shows
 - the 'You may have to pay the Medicare levy surcharge' alert message
 - the **Number of days you do not have to pay the surcharge** entry box.

Julie works out the number of days she doesn't have to pay the surcharge.

- Julie doesn't have to pay for the days she was in a Medicare levy exemption category – from **1 March 2026** to **30 June 2026**.
- To work out the number of days, she uses our [Calculate days](#) calculator (you may prefer another calculation method) and enters the following
 - Period start date – 01/03/2026
 - Period end date – 30/06/2026
 - The result is **122** days.

Julie enters **122** into myTax at **Number of days you do not have to pay the surcharge**.

Choose where to go next from the following:

- To see more examples, go to [Examples](#).
- To continue to work out and enter the **Number of days you do not have to pay the surcharge**, go to the [steps](#).
- If you have entered into myTax the **Number of days you do not have to pay the surcharge**, go to [Completing this section \(step 4\)](#).

Example 3: single, dependants, income more than \$202,000 (plus \$1,500 for each dependent child after the first), cancelled private patient hospital cover during the year, in a Medicare exemption category for part of the year

For the whole of 2025–26, Jess:

- was single
- had 1 dependent child, so is considered a member of a [family](#) for MLS purposes for the year
- had an income for MLS purposes more than the family surcharge threshold of \$202,000. (If you had a different

number of dependent children, see [Your family MLS surcharge threshold – work it out](#)).

Jess had private patient hospital for herself and her dependant until cancelling it on **1 February 2026**. She didn't have cover at any time during the year after that.

Jess and her dependant were in a Medicare levy exemption category from **15 April 2026** to the end of the financial year.

In myTax at the **Medicare levy surcharge (MLS)** heading:

- Jess answers the question **Were you and all your dependants covered by an appropriate level of private patient hospital cover from 1 July 2025 to 30 June 2026?**
 - Jess cancelled private patient hospital cover during the year so only had cover for some days in 2025–26
 - Jess answers **No**
- as Jess' income for MLS purposes was more than the family surcharge threshold for her circumstances (\$202,000), myTax shows
 - the 'You may have to pay the Medicare levy surcharge' alert message
 - the **Number of days you do not have to pay the surcharge** entry box.

Jess works out the number of days she doesn't have to pay the surcharge.

- **Number of days with private patient hospital cover**
 - Jess doesn't have to pay the surcharge for the days she and her dependant had private patient hospital cover – from **1 July 2025** to **1 February 2026**.
 - To work out the number of days, she uses our [Calculate days](#) calculator (you may prefer another calculation method) and enters the following
 - Period start date – 01/07/2025
 - Period end date – 01/02/2026
 - The result is **216** days.

- **Number of days in a Medicare levy exemption category**

- Jess doesn't have to pay the surcharge for the days she and her dependant were in a Medicare levy exemption category – from **15 April 2026** to **30 June 2026**.
- To work out the number of days, she uses our [Calculate days](#) calculator (you may prefer another calculation method) and enters the following
 - Period start date – 15/04/2026
 - Period end date – 30/06/2026
 - The result is **77** days.

Jess adds the number of days calculated for the 2 periods which is $216 + 77 = \mathbf{293}$.

Jess enters the total of **293** into myTax at **Number of days you do not have to pay the surcharge**.

If there is an overlap of days when you don't need to pay the surcharge, you only count the days once. See [Overlap of days](#).

Choose where to go next from the following:

- To see more examples, go to [Examples](#).
- To continue to work out and enter the **Number of days you do not have to pay the surcharge**, go to the [steps](#).
- If you have entered into myTax the **Number of days you do not have to pay the surcharge**, go to [Completing this section \(step 4\)](#).

For the whole of 2025–26, you had a spouse

Use this if you had a spouse for the whole income year, either with or without dependent children. If this isn't you, return to [Work out the number of days](#).

Note: Your dependants include a spouse and any dependent children.

Follow the steps below to work out the **number of days you do not have to pay the surcharge**.

Step 1: Medicare levy low income earner threshold

Was your own [income for MLS purposes](#) \$28,011 or less?

Yes – you **won't** have to pay the Medicare levy surcharge for all of 2025–26.

Enter 365 at **Number of days that you do not have to pay the surcharge**. Go to [Completing this section \(step 4\)](#).

No – go to step 2.

Step 2: Family income for MLS purposes

Was you and your spouse's combined [family income for MLS purposes](#) \$202,000 or less (plus \$1,500 for each dependent child after the first)?

(As you have dependants, the [family surcharge threshold](#) applies.)

Yes – myTax will advise that you don't have to pay the Medicare levy surcharge. Go to [Completing this section \(step 4\)](#).

No – go to step 3.

Step 3: Private health cover

For **any days in 2025–26**, did you and all your dependants have an [appropriate level of private patient hospital cover](#)?

This might apply if you and all your dependants (if any) had cover for only some days in 2025–26 because part way through the year:

- you took out or cancelled private health insurance
- dependants were added or removed from the policy.

Note: If you and all your dependants had cover for **all days in 2025–26**, go to [Completing this section \(step 1\)](#) answer 'Yes' and follow the instructions.

Yes – go to step 4.

No – go to step 5.

Step 4: Number of days of health cover

Work out the number of days when you and all your dependants had an appropriate level of private patient hospital cover.

Retain the number as you'll need it for step 7.

When working out the number of days:

- You can use our [Calculate days](#) calculator.
- The **start date** can't be before 01/07/2025
- The **end date** can't be after 30/06/2026.

Go to step 5.

Step 5: Medicare levy exemption category

For **any days in 2025–26**, were you and all your dependants in a [Medicare levy exemption](#) category?

Yes – go to step 6.

No – go to step 7.

Step 6: Number of days in Medicare levy exemption category

Work out the number of days when you and all your dependants were in a Medicare levy exemption category.

If any of these days overlap with the period that you had an appropriate level of private patient hospital cover, exclude those days from this calculation as they have already been counted at step 4.

Overlapping days are only counted once. For an example, see [Overlap of days](#).

Retain the number as you'll need it for step 7.

When working out the number of days:

- You can use our [Calculate days](#) calculator.
- The **start date** can't be before 01/07/2025.
- The **end date** can't be after 30/06/2026.

Go to step 7.

Step 7: Number of days you don't have to pay the surcharge

If you answered **No** at **both Step 3** and **Step 5**:

- enter 0 at **Number of days you do not have to pay the surcharge** (this box can't be blank)
- go to [Completing this section \(step 4\)](#).

Otherwise, you don't have to pay the Medicare levy surcharge for any days in 2025–26 that you and all your dependants (if any):

- had an appropriate level of private patient hospital cover (Step 4)
- were in a Medicare levy exemption category only (Step 6).

Add together the total number of days calculated at Step 4 and Step 6. Enter the number at **Number of days you do not have to pay the surcharge**.

If the total number of days calculated is more than 365, check your calculations, as any overlapping days are only counted once. See [Overlap of days](#).

Go to [Completing this section \(step 4\)](#).

Examples – working out the number of days

Use the following examples to help you work out the **number of days you do not have to pay the surcharge**.

- [Example 4](#): Had a spouse, combined income more than \$202,000 (plus \$1,500 for each dependent child after the first), not in a Medicare exemption category, taxpayer and spouse took out private patient hospital cover during the year.
- [Example 5](#): Had a spouse, combined income more than \$202,000 (plus \$1,500 for each dependent child after the first), not in a Medicare exemption category, spouse added to private patient hospital cover during the year.
- [Example 6](#): Had a spouse, combined income more than \$202,000 (plus \$1,500 for each dependent child after the first), no private patient hospital cover during the year, in a Medicare exemption category.
- [Example 7](#): Had a spouse, combined income more than \$202,000 (plus \$1,500 for each dependent child after the first), cancelled their private patient hospital cover during the year, in a Medicare exemption category.

Choose where to go next from the following:

- To continue to work out and enter the **Number of days you do not have to pay the surcharge**, go to the [steps](#).
- If you have entered into myTax the **Number of days you do not have to pay the surcharge**, go to [Completing this section \(step 4\)](#).

Example 4: had a spouse, combined income more than \$202,000 (plus \$1,500 for each dependent child after the first), not in a Medicare exemption category, taxpayer and spouse took out private patient hospital cover during the year

For the whole of 2025–26, Richard and Elizabeth:

- were married
- had no dependent children
- had a combined income for MLS purposes more than the family surcharge threshold of \$202,000. (If you had a different number of dependent children, see [Your family MLS surcharge threshold – work it out](#))
- weren't in a Medicare levy exemption category.

Richard and Elizabeth both took out appropriate private patient hospital cover from 3 March 2026.

In myTax at the **Medicare levy surcharge (MLS)** heading:

- Richard answers the question **Were you and all your dependants covered by an appropriate level of private patient hospital cover from 1 July 2025 to 30 June 2026?**
 - Richard and Elizabeth both took out private patient hospital cover during the year so they had cover for only some days in 2025–26.
 - Richard answers **No**.
- as Richard and Elizabeth's combined income is more than the family surcharge threshold for their circumstances (\$202,000), myTax shows

- the 'You may have to pay the Medicare levy surcharge' alert message
- the **Number of days you do not have to pay the surcharge** entry box.

Richard works out the number of days he doesn't have to pay the surcharge.

- Richard doesn't have to pay for the days they both had private patient hospital cover – from **3 March 2026** to **30 June 2026**.
- To work out the number of days, he uses our [Calculate days](#) calculator (you may prefer another calculation method) and enters the following
 - Period start date – 03/03/2026
 - Period end date – 30/06/2026
 - The result is **120** days.

Richard enters **120** into myTax at **Number of days you do not have to pay the surcharge**.

Choose where to go next from the following:

- To see more examples, go to [Examples](#).
- To continue to work out and enter the **Number of days you do not have to pay the surcharge**, go to the [steps](#).
- If you have entered into myTax the **Number of days you do not have to pay the surcharge**, go to [Completing this section \(step 4\)](#).

Example 5: had a spouse, combined income more than \$202,000 (plus \$1,500 for each dependent child after the first), not in a Medicare exemption category, spouse added to private patient hospital cover during the year

For the whole of 2025–26, Jackie and John:

- were married
- had 2 dependent children

- had a combined income more than the family surcharge threshold of \$203,500 (If you had a different number of dependent children, see [Your family MLS surcharge threshold – work it out](#))
- weren't in a Medicare levy exemption category.

Jackie and the children had private patient hospital cover for the full income year. John was added to the policy from **5 March 2026**.

In myTax at the Medicare levy surcharge (MLS) heading:

- Jackie answers the question **Were you and all your dependants covered by an appropriate level of private patient hospital cover from 1 July 2025 to 30 June 2026?**
 - Jackie and all her dependants (John and 2 dependent children) had cover for only some days in 2025–26 as John was added to the private patient hospital cover during the year
 - Jackie answers **No**
- as Jackie and John's combined income is more than the family surcharge threshold for their circumstances (\$203,500), myTax shows
 - the 'You may have to pay the Medicare levy surcharge' alert message
 - the **Number of days you do not have to pay the surcharge** entry box.

Jackie works out the number of days she doesn't have to pay the surcharge.

Jackie doesn't have to pay for the days Jackie, John and their dependent children had private patient hospital cover – from **5 March 2026** to **30 June 2026**.

- To work out the number of days, she uses our [Calculate days](#) calculator (you may prefer another calculation method) and enters the following
 - Period start date – 05/03/2026
 - Period end date – 30/06/2026

- The result is **118** days.

Jackie enters **118** into myTax at **Number of days you do not have to pay the surcharge**.

Choose where to go next from the following:

- To see more examples, go to [Examples](#).
- To continue to work out and enter the **Number of days you do not have to pay the surcharge**, go to the [steps](#).
- If you have entered into myTax the **Number of days you do not have to pay the surcharge**, go to [Completing this section \(step 4\)](#).

Example 6: had a spouse, combined income more than \$202,000 (plus \$1,500 for each dependent child after the first), no private patient hospital cover during the year, in a Medicare exemption category

For the whole of 2025–26, Vicky and David:

- were living together on a genuine domestic basis in a relationship as a couple
- had 3 dependent children
- had a combined income for MLS more than the family surcharge threshold of \$205,000. (If you had a different number of dependent children see [Your family MLS surcharge threshold – work it out](#))
- didn't have any private patient hospital cover.

Vicky and all her dependants (David and dependent children) were in a Medicare levy exemption category from **1 March 2026**.

In myTax at the **Medicare levy surcharge (MLS)** heading:

- Vicky answers the question **Were you and all your dependants covered by an appropriate level of private patient hospital cover from 1 July 2025 to 30 June 2026?**
 - Vicky and her dependants didn't have any private patient hospital cover during the year.

- Vicky answers **No**.

Vicky works out the number of days she doesn't have to pay the surcharge.

Vicky doesn't have to pay for the days Vicky, David and their dependent children were in a Medicare levy exemption category – from **1 March 2026** to **30 June 2026**.

- To work out the number of days, she uses our [Calculate days](#) calculator (you may prefer another calculation method) and enters the following
 - Period start date – 01/03/2026
 - Period end date – 30/06/2026
 - The result is **122** days.

Vicky enters **122** into myTax at **Number of days you do not have to pay the surcharge**.

Choose where to go next from the following:

- To see more examples, go to [Examples](#).
- To continue to work out and enter the **Number of days you do not have to pay the surcharge**, go to the [steps](#).
- If you have entered into myTax the **Number of days you do not have to pay the surcharge**, go to [Completing this section \(step 4\)](#).

Example 7: had a spouse, combined income more than \$202,000 (plus \$1,500 for each dependent child after the first), cancelled their private patient hospital cover during the year, in a Medicare exemption category

For the whole of 2025–26, Jack and Diane:

- were living together on a genuine domestic basis in a relationship as a couple
- had 1 dependent child

- had a combined income for MLS more than the family surcharge threshold of \$202,000. (If you had a different number of dependent children, see [Your family MLS surcharge threshold – work it out](#)).

Jack and all his dependants (Diane and dependent child) had private patient hospital cover until cancelling it on **1 February 2026**. They didn't have cover at any time during the year after that.

Jack and all his dependants were in a Medicare levy exemption category from **15 April 2026** to the end of the financial year.

In myTax at the **Medicare levy surcharge (MLS)** heading:

- Jack answers the question **Were you and all your dependants covered by an appropriate level of private patient hospital cover from 1 July 2025 to 30 June 2026?**
 - Jack and all his dependants had cover for only some days as the private patient hospital cover was cancelled during the year.
 - Jack answers **No**.

Jack works out the number of days he doesn't have to pay the surcharge.

- **Number of days with private patient hospital cover**
 - Jack doesn't have to pay the surcharge for the days Jack, Diane and their dependent child had private patient hospital cover – from **1 July 2025** to **1 February 2026**.
 - To work out the number of days, he uses our [Calculate days](#) calculator (you may prefer another calculation method) and enters the following
 - Period start date – 01/07/2025
 - Period end date – 01/02/2026
 - The result is **216** days.
- **Number of days in a Medicare levy exemption category**
 - Jack doesn't have to pay the surcharge for the days Jack, Diane and their dependent child were in a Medicare levy

exemption category – from **15 April 2026** to **30 June 2026**.

- To work out the number of days, he uses our [Calculate days](#) calculator again (you may prefer another calculation method) and enters the following
 - Period start date – 15/4/2026
 - Period end date – 30/6/2026
 - The result is **77** days.

Jack adds the number of days calculated for the 2 periods which is $216 + 77 = \mathbf{293}$.

Jack enters the total of **293** into myTax at **Number of days you do not have to pay the surcharge**.

If there is an overlap of days when you don't need to pay the surcharge, you only count the days once. See [Overlap of days](#).

Choose where to go next from the following:

- To see more examples, go to [Examples](#).
- To continue to work out and enter the **Number of days you do not have to pay the surcharge**, go to the [steps](#).
- If you have entered into myTax the **Number of days you do not have to pay the surcharge**, go to [Completing this section \(step 4\)](#).

Your family circumstances changed during the year

Use this if you:

- had a spouse for **only part of the income year** because you had a new spouse or separated from your spouse
- became or ceased to be a sole parent.

If this isn't you, return to [Work out the number of days](#).

If you had a spouse for **only part of the income year**, use your own income for MLS purposes when working out whether you're over the thresholds below. Don't include your spouse's income.

You're liable for MLS for the number of days you:

- were **single and did not have dependent children** if both of the following apply
 - your **own income** for MLS purposes was more than the single surcharge threshold of \$101,000
 - you either
 - didn't have an [appropriate level of private patient hospital cover](#)
 - weren't in a [Medicare levy exemption](#) category.
- had a **spouse or dependent children** if both of the following apply
 - your **own income** for MLS purposes was more than the family surcharge threshold of \$202,000 (plus \$1,500 for each dependent child after the first one)
 - you, or your spouse, or a dependent child either
 - didn't have an [appropriate level of private patient hospital cover](#)
 - weren't in a [Medicare levy exemption](#) category.

Your income and circumstances determine the **number of days you do not have to pay the surcharge.**

Choose the link that matches your income to see how to complete the number of days.

- [In 2025–26, your income for MLS purposes was \\$101,000 or less](#)
- [In 2025–26, your income for MLS purposes was between \\$101,001 and \\$202,000 \(plus \\$1,500 for each dependent child after the first\)](#)
- [In 2025–26, your income for MLS purposes was more than \\$202,000 \(plus \\$1,500 for each dependent child after the first\)](#)

In 2025–26, your income for MLS purposes was \$101,000 or less

Use this if your income for the whole income year, was \$101,000 or less and you:

- only had a spouse for **only part of the income year** because you had a new spouse or separated from your spouse, or

- became or ceased to be a sole parent.

If this isn't you, return to [Work out the number of days](#).

If this is you, myTax will advise that you **don't** have to pay the Medicare levy surcharge. Go to [Completing this section \(step 4\)](#).

In 2025–26, your income for MLS purposes was between \$101,001 and \$202,000 (plus \$1,500 for each dependent child after the first)

Use this if your income for the whole income year was between \$101,001 and \$202,000 (plus \$1,500 for each dependent child after the first) and you:

- had a spouse for **only part of the income year** because you had a new spouse or separated from your spouse, or
- became or ceased to be a sole parent.

If this isn't you, return to [Work out the number of days](#).

Follow the steps below to work out the **number of days you do not have to pay the surcharge**.

Step 1: Dependents

Work out the number of days when you **had** dependants (spouse or dependent children).

For any days in 2025–26 when you **had** dependants (spouse or dependent children), you **won't** have to pay the Medicare levy surcharge.

Retain the number as you'll need it for step 6.

When working out the number of days:

- You can use our [Calculate days](#) calculator.
- The start date can't be before 01/07/2025.
- The end date can't be after 30/06/2026.

Go to step 2.

Step 2: Private health cover

For **any days in 2025–26** you were single with no dependants, did you have an [appropriate level of private patient hospital cover](#)?

This might apply if you had cover for only some days in 2025–26 because you took out or cancelled private health insurance part way through the year.

Yes – go to step 3.

No – go to step 4.

Step 3: Number of days of private health cover

Work out the number of days when you were single with no dependants and had an appropriate level of private patient hospital cover.

Retain the number as you'll need it for step 6.

When working out the number of days:

- You can use our [Calculate days](#) calculator.
- The start date can't be before 01/07/2025.
- The end date can't be after 30/06/2026.

Go to step 4.

Step 4: Medicare levy exemption category

For **any days in 2025–26** you were single with no dependants, were you in a [Medicare levy exemption](#) category?

Yes – go to step 5.

No – go to step 6.

Step 5: Number of days in Medicare levy exemption category

Work out the number of days when you were single with no dependants and were in a Medicare levy exemption category.

If any of these days overlap with the period that you had an appropriate level of private patient hospital cover, exclude those days from this calculation as they have already been counted at step 3.

Overlapping days are only counted once. For an example, see [Overlap of days](#).

Retain the number as you'll need it for step 6.

When working out the number of days:

- You can use our [Calculate days](#) calculator.
- The start date can't be before 01/07/2025.
- The end date can't be after 30/06/2026.

Go to step 6.

Step 6: Number of days you don't have to pay the surcharge

You don't have to pay the Medicare levy surcharge for any days in 2025–26 that:

- you had dependants – spouse or dependent children (Step 1)
- you were single with no dependants and
 - had an appropriate level of private patient hospital cover (Step 3), or
 - were in a Medicare levy exemption category only (Step 5).

Add together the **total** number of days calculated at **Step 1, Step 3** and **Step 5. Enter** the number at **Number of days you do not have to pay the surcharge.**

If the total number of days calculated is more than 365, check your calculations, as any overlapping days are only counted once. See [Overlap of days](#).

Go to [Completing this section \(step 4\)](#).

Examples – working out the number of days

Use the following examples to help you work out the **number of days you do not have to pay the surcharge.**

- [Example 8](#): Separated during the year, income between \$101,001 and \$202,000 (plus \$1,500 for each dependent child after the first), no private patient hospital cover, not in a Medicare exemption category.
- [Example 9](#): Married during the year, income between \$101,001 and \$202,000 (plus \$1,500 for each dependent child after the first), no private patient hospital cover, not in a Medicare exemption category.

Choose where to go next from the following:

- To continue to work out and enter the **Number of days you do not have to pay the surcharge**, go to the [steps](#).
- If you have entered into myTax the **Number of days you do not have to pay the surcharge**, go to [Completing this section \(step 4\)](#).

Example 8: separated during the year, income between \$101,001 and \$202,000 (plus \$1,500 for each dependent child after the first), no private patient hospital cover, not in a Medicare exemption category

Brenda and Eddie separated on **12 October 2025** after having lived together as a couple on a genuine domestic basis for some years. Both stayed single for the remainder of the year.

In 2025–26, Brenda:

- had no dependent children
- had an income for MLS purposes
 - more than the single surcharge threshold of \$101,000 but
 - less than the family surcharge threshold of \$202,000. (If you had a different number of dependent children, see [Your family MLS surcharge threshold – work it out.](#))
- and her partner Eddie
 - didn't have any private patient hospital cover
 - weren't in a Medicare exemption category.

In myTax at the **Medicare levy surcharge (MLS)** heading:

- Brenda answers the question **Were you and all your dependants covered by an appropriate level of private patient hospital cover from 1 July 2025 to 30 June 2026?**
 - Brenda and her partner Eddie didn't have any private patient hospital cover for any days in 2025–26.
 - Brenda answers **No**.
- myTax shows

- the 'You may have to pay the Medicare levy surcharge' alert message
- the **Number of days you do not have to pay the surcharge** entry box.

Brenda works out the number of days she doesn't have to pay the surcharge.

- **Number of days Brenda was living with Eddie as a family**

- Brenda and Eddie were living together as a family from **1 July 2025** until **12 October 2025**.
- Brenda doesn't use Eddie's income to compare to the threshold because she was a member of a family for only part of the year. Brenda must compare her **own income** for MLS purposes with the family surcharge threshold for her circumstances (\$202,000).
- As Brenda's own income for MLS purposes was less than the family surcharge threshold, she doesn't have to pay the surcharge for this period – from **1 July 2025** to **12 October 2025**.
- To work out the number of days, she uses our [Calculate days](#) calculator (you may prefer another calculation method) and enters the following
 - Period start date – 01/07/2025
 - Period end date – 12/10/2025
 - The result is **104** days.

- **Number of days Brenda was single**

- Brenda was single for the period **13 October 2025** to **30 June 2026**.
- Brenda must compare her **own income** for MLS purposes with the single surcharge threshold of \$101,000.
- As Brenda's own income for MLS purposes was more than the single surcharge threshold, she does have to pay the surcharge for this period.

Brenda enters **104** into myTax at **Number of days you do not have to pay the surcharge**.

Choose where to go next from the following:

- To see more examples, go to [Examples](#).
- To continue to work out and enter the **Number of days you do not have to pay the surcharge**, go to the [steps](#).
- If you have entered into myTax the **Number of days you do not have to pay the surcharge**, go to [Completing this section \(step 4\)](#).

Example 9: married during the year, income between \$101,001 and \$202,000, no private patient hospital cover, not in a Medicare exemption category

At the beginning of 2025–26, Will and Louisa were both single. They got married on **17 March 2026** and are still married on 30 June 2026. They didn't live together as a couple on a genuine domestic basis before their marriage.

In 2025–26, Will:

- had no dependent children
- had an income for MLS purposes
 - more than the single surcharge threshold of \$101,000 but
 - less than the family surcharge threshold of \$202,000. (If you had a different number of dependent children, see [Your family MLS surcharge threshold – work it out](#).)
- and his partner Louisa
 - didn't have any private patient hospital cover
 - weren't in a Medicare exemption category.

In myTax at the **Medicare levy surcharge (MLS)** heading:

- Will answers the question **Were you and all your dependants covered by an appropriate level of private patient hospital cover from 1 July 2025 to 30 June 2026?**

- Will and his partner Louisa didn't have any private patient hospital cover for any days in 2025–26.
- Will answers **No**.
- myTax shows
 - the 'You may have to pay the Medicare levy surcharge' alert message
 - the **Number of days you do not have to pay the surcharge** entry box.

Will works out the number of days he doesn't have to pay the surcharge.

- **Number of days Will was single**

- Will was single for the period **1 July 2025 to 16 March 2026**.
- Will must compare his **own income** for MLS purposes with the single surcharge threshold of \$101,000.
- As Will's own income for MLS purposes was more than the single surcharge threshold, he is liable for MLS for this period.

- **Number of days Will was married to Louisa living as a family**

- Will and Louisa were living together as a family from **17 March 2026** until **30 June 2026**.
- Will doesn't use Louisa's income to compare to the threshold because he was a member of a family for only part of the year.
- Will must compare his **own income** for MLS purposes with the family surcharge threshold for his circumstances (\$202,000).
- As Will's own income for MLS purposes was less than the family surcharge threshold, he doesn't have to pay the surcharge for this period – from **17 March 2026 to 30 June 2026**.
- To work out the number of days, he uses our [Calculate days](#) calculator (you may prefer another calculation

method) and enters the following

- Period start date – 17/03/2026
- Period end date – 30/06/2026
- The result is **106** days.

Will enters **106** into myTax at **Number of days you do not have to pay the surcharge**.

Choose where to go next from the following:

- To see more examples, go to [Examples](#).
- To continue to work out and enter the **Number of days you do not have to pay the surcharge**, go to the [steps](#).
- If you have entered into myTax the **Number of days you do not have to pay the surcharge**, go to [Completing this section \(step 4\)](#).

In 2025–26, your income for MLS purposes was more than \$202,000 (plus \$1,500 for each dependent child after the first)

Use this if your income for the whole income year was more than \$202,000 (plus \$1,500 for each dependent child after the first) and you:

- had a spouse for **only part of the income year** because you had a new spouse or separated from your spouse, or
- became or ceased to be a sole parent.

If this isn't you, return to [Work out the number of days](#).

Notes:

- For any days you are **single and did not have dependent children**, answer all the following questions just for you.
- Your dependants include a spouse and any dependent children.

Follow the steps below to work out the **number of days you do not have to pay the surcharge**.

Step 1: Dependants

For **any days in 2025–26**, did you and all your dependants (if any) have an [appropriate level of private patient hospital cover](#)?

This might apply if you and all your dependants (if any) had cover for only some days in 2025–26 because part way through the year:

- you took out or cancelled private health insurance
- dependants were added or removed from the policy.

Note: If you and all your dependants (if any) had cover for **all days in 2025–26**, go to [Completing this section \(step 1\)](#) answer 'Yes' and follow the instructions.

Yes – go to step 2.

No – go to step 3.

Step 2: Number of days of private health cover

Work out the number of days when you and all your dependants (if any) had an appropriate level of private patient hospital cover.

Retain the number as you'll need it for step 5.

When working out the number of days:

- You can use our [Calculate days](#) calculator.
- The **start date** can't be before 01/07/2025.
- The **end date** can't be after 30/06/2026.

Go to step 3.

Step 3: Medicare levy exemption category

For **any days in 2025–26**, were you and all your dependants (if any) in a [Medicare levy exemption](#) category?

Yes – go to step 4.

No – go to step 5.

Step 4: Number of days in Medicare levy exemption category

Work out the number of days when you and all your dependants (if any) were in a Medicare levy exemption category.

If any of these days overlap with the period that you had an appropriate level of private patient hospital cover, exclude those days

from this calculation as they have already been counted at step 2. Overlapping days are only counted once. For an example, see [Overlap of days](#).

Retain the number as you'll need it for step 5.

When working out the number of days:

- You can use our [Calculate days](#) calculator.
- The **start date** can't be before 01/07/2025.
- The **end date** can't be after 30/06/2026.

Go to step 5.

Step 5: Number of days you don't have to pay the surcharge

If you answered **No** at both **Step 1** and **Step 3**:

- enter 0 at **Number of days you do not have to pay the surcharge** (this box can't be blank).
- Go to [Completing this section \(step 4\)](#).

Otherwise, you don't have to pay the Medicare levy surcharge for any days in 2025–26 that you and all your dependants (if any):

- had an appropriate level of private patient hospital cover (Step 2)
- were in a Medicare levy exemption category only (Step 4).

Add together the total number of days calculated at Step 2 and Step 4. Enter the number at **Number of days you do not have to pay the surcharge**.

If the total number of days calculated is more than 365, check your calculations, as any overlapping days are only counted once. See [Overlap of days](#).

Go to [Completing this section \(step 4\)](#).

Example – working out the number of days

Use the following example to help you work out the **number of days you do not have to pay the surcharge**.

- [Example 10](#): Married during the year, income more than \$202,000 (plus \$1,500 for each dependent child after the first), taxpayer had

private patient hospital cover but dependants didn't, no one was in a Medicare exemption category.

Choose where to go next from the following:

- To continue to work out and enter the **Number of days you do not have to pay the surcharge**, go to the [steps](#).
- If you have entered into myTax the **Number of days you do not have to pay the surcharge**, go to [Completing this section \(step 4\)](#).

Example 10: married during the year, income more than \$202,000 (plus \$1,500 for each dependent child after the first), taxpayer had private patient hospital cover but dependants didn't, no one was in a Medicare exemption category

Paul was single and had no dependants until he married Joanne on **15 December 2025**. At that time, Joanne's 4 children became Paul's dependants as they lived in the same house and he contributed to their support.

In 2025–26, Paul:

- had an income for MLS purposes more than the family surcharge threshold of \$206,500. (If you had a different number of dependent children, see [Your family MLS surcharge threshold – work it out](#))
- had private patient hospital cover, but his dependants didn't
- and his dependants weren't in a Medicare levy exemption category.

In myTax at the **Medicare levy surcharge (MLS)** heading:

- Paul answers the question **Were you and all your dependants covered by an appropriate level of private patient hospital cover from 1 July 2025 to 30 June 2026?**
- Paul had private patient hospital cover, but his dependants didn't have cover for the any of 2025–26.
 - Paul answers **No**.
- myTax shows

- the 'You may have to pay the Medicare levy surcharge' alert message
- the **Number of days you do not have to pay the surcharge** entry box.

Paul works out the number of days he doesn't have to pay the surcharge. Paul must consider his cover together with his relationship and dependency status.

- **Number of days Paul was single and had private patient hospital cover for himself**

- Paul doesn't have to pay the surcharge for the days he was single and had private patient hospital cover – from **1 July 2025** to **15 December 2025**.
- To work out the number of days, he uses our [Calculate days](#) calculator (you may prefer another calculation method) and enters the following
 - Period start date – 01/07/2025
 - Period end date – 15/12/2025
 - The result is **168** days.

- **Number of days Paul was married with dependants and had private patient hospital cover just for himself**

- Paul and Joanne were married with dependent children and were living together as a family from **15 December 2025** until **30 June 2026**.
- Paul doesn't use Joanne's income to compare to the threshold because he was a member of a family for only part of the year.
- Paul must compare his **own income** for MLS purposes with the family surcharge threshold for their circumstances (\$206,500).
- Paul has to pay the surcharge for this period as
 - his own income for MLS purposes was more than their family surcharge threshold of \$206,500, and

- all his dependants (Joanne and dependent children) didn't have private patient hospital cover.

Paul enters **168** into myTax at **Number of days you do not have to pay the surcharge**.

Choose where to go next from the following:

- To continue to work out and enter the **Number of days you do not have to pay the surcharge**, go to the [steps](#).
- If you have entered into myTax the **Number of days you do not have to pay the surcharge**, go to [Completing this section \(step 4\)](#).

Your family MLS surcharge threshold – work it out

To work out the correct family surcharge threshold for your family, use one of the options below:

If you have **up to 6** dependent children, use the reference list below:

- no dependent children, the family MLS surcharge threshold is \$202,000
- 1 dependent child, the family MLS surcharge threshold is \$202,000
- 2 dependent children, the family MLS surcharge threshold is \$203,500
- 3 dependent children, the family MLS surcharge threshold is \$205,000
- 4 dependent children, the family MLS surcharge threshold is \$206,500
- 5 dependent children, the family MLS surcharge threshold is \$208,000
- 6 dependent children, the family MLS surcharge threshold is \$209,500.

If you have 7 or more dependent children, use the following method to calculate the family MLS surcharge threshold:

- the number of dependent children in your family **less** one

- multiply by \$1,500
- add to base family MLS surcharge threshold of \$202,000.

Example: work out your family MLS surcharge threshold when the number of dependent children in the family is seven (7)

- $7 - 1 = 6$
- $6 \times \$1,500 = \$9,000$
- The base family MLS surcharge threshold = \$202,000
- $\$9,000 + \$202,000 = \mathbf{\$211,000}$

Overlap of days when you don't have to pay MLS – Calculating the number of days

You may find that you have an overlap of days when you don't have to pay the MLS.

Example: overlap

An example is where you and your dependants (if applicable):

- had private patient hospital cover from the start of the year until cancelling it on **1 February 2026**, and
- were in a Medicare levy exemption category from **15 January 2026** to the end of the financial year.

When calculating the number of days, you would double-count some days if you included the overlapping period – **15 January to 1 February 2026**.

Where there is an overlap, you work out the number of days you don't have to pay the surcharge as follows:

- **Number of days with private patient hospital cover**

- You don't have to pay the surcharge for the days that you and all your dependants (if applicable) had private patient hospital cover – from **1 July 2025** to **1 February 2026**.
- To work out the number of days, you use our [Calculate days](#) calculator (you may prefer another calculation method) and enters the following
 - Period start date – 01/07/2025
 - Period end date – 01/02/2026
 - The result is **216** days.
- **Number of days in a Medicare levy exemption category**
 - You don't have to pay the surcharge for the days that you and all your dependants (if applicable) were in a Medicare levy exemption category **excluding** the days you also had private patient hospital cover (counted above) – from **2 February 2026** to **30 June 2026**.
 - To work out the number of days, you use our [Calculate days](#) calculator (you may prefer another calculation method) and enters the following
 - Period start date – 02/02/2026
 - Period end date – 30/06/2026
 - The result is **149** days.

Add the number of days calculated for the 2 periods which is $216 + 149 = \mathbf{365}$.

You would enter the total of **365** into myTax at **Number of days you do not have to pay the surcharge**.

myTax 2026 Private health insurance

How to report your private health insurance information when lodging your tax return using myTax.

Published 1 June 2026

Things to know

Complete this section if at any time during 2025–26 you either:

- had private health insurance policy cover
- paid for a dependent-person-only policy.

If you didn't have your own policy, you may have been covered as a [dependent person](#) on your family policy.

We'll use the information at this section to work out your share of any [private health insurance rebate](#) entitlement. This may result in a tax offset or liability.

Private health insurance rebate

The private health insurance rebate is an amount the government contributes towards the cost of your private health insurance premiums.

If you are [eligible](#) for the private health insurance rebate, you can claim the rebate either:

- through your private health insurance provider – your private health insurance provider will apply the rebate to reduce your private health insurance premiums
- when you lodge your tax return – as a refundable tax offset.

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

- is 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 or a tax offset.

- **If you haven't claimed the full rebate** as a premium reduction, we calculate the rebate amount you're 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** 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.


Private health insurance (PHI) statement

It's optional for registered health insurers to provide you with a PHI statement. Your registered health insurer will only provide a PHI statement if you request one.

To enter PHI policy details yourself, you'll need your PHI statement information.

You can get your PHI statement information in one of the following ways:

- Check your insurer's app
- Log in to your insurer's website.

To contact your registered health insurer to get your PHI statement information visit [Health Insurers](#) , select your insurer and then select 'Contact'.

[Understanding the details on your statement](#) includes information explaining what each label on your statement means.

PHI statement pre-fill

We aim to pre-fill your tax return by mid-July with PHI policies provided to us. You can check our website, at [Health fund data](#) to

confirm if your health fund has sent us your information.

Dependent person

If you don't have your own policy, you may have been covered as a dependent person on your family policy if you're under 32 years old or are a person with disability.

A dependent person includes a dependent child who is aged under 18 and doesn't have a partner.

For this section, the [definition of a dependent person](#) relates to the rules of your health fund.

If you're unsure about whether this applies to you, check your family private health insurance policy details or contact your insurer.

Dependent persons aren't able to claim a private health insurance rebate and don't get their own PHI statement.

However, as a dependent person covered on a private health insurance policy, you need to complete this section so we can verify your health insurance coverage. This will ensure you aren't charged the Medicare levy surcharge (if your income is above the threshold).

Completing this section

If:

- you're an overseas visitor, information and instructions on how to complete the Medicare levy surcharge and this section can be found at [Overseas visitors](#)
- you've paid for a dependent-person only policy, more information is available at [Claiming for dependent-person-only policies](#).

We pre-fill your tax return with private health insurance policies provided to us. Check them and add any other policies you held, or policy details, that haven't pre-filled.

We may have pre-filled the tax claim code for you based on your last year's tax return.


When checking or adding policies, use your PHI statement information (or family statement information, if covered as a dependent person). If you don't have your PHI statement information, see [Private health insurance \(PHI\) statement](#).

In most cases, there will be 2 lines of information on your PHI statement. One line relates to premiums you paid and rebates you received before 1 April, and the other line relates to premiums you paid and rebates you received on or after 1 April.

At **Personalise return**, you **don't** need to make a selection to show private health insurance. It will always be displayed at Prepare return.

At **Prepare return**, select 'Add/Edit' at the Medicare and private health insurance banner.

At the **Private health insurance** heading:

1. For each of your private health insurance policies that are
 - pre-filled, go to step 2
 - 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 statement line panel, including the **Tax claim code**, and correct if necessary. **Don't combine the statement lines**. 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 statement line panel. If you're unsure of your tax claim code, visit [Working out your tax claim code](#). Check each pre-filled statement line panel and correct if necessary. **Don't combine the statement lines**.
Go to step 9.
5. For each private health insurance policy that hasn't pre-filled, select **Add** and enter information into the corresponding fields
 - Select your [Health insurer ID](#) 
 - Enter your **Membership number**.
6. From your PHI statement information, for each statement line set up a statement line panel.
Enter each statement line separately, as they appear on your PHI statement. **Don't combine the statement lines**.

- If you need to enter more statement line panels in myTax, select **Add line**.
 - If you have any statement line panels that you don't need in myTax, select **Delete** to remove.
7. In each statement 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 12.
8. In each statement line panel
- enter **Your premiums eligible for Australian Government rebate** (at **J** in your statement information). Don't show a percentage.
 - enter **Your Australian Government rebate received** (at **K** in your statement information). Don't show a percentage.
 - select the [Benefit code](#) (at **L** in your statement information).
 - **Note:** Your PHI statement information should include the name and an identifier that corresponds with these parts of the statement line panel (for example, **L** for **Benefit code**).
9. In the statement 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 2026?
- 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
 - you were together on 30 June 2026
 - your spouse must agree that you will claim.

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

Answer **No** if you're [claiming for a dependent-person-only policy](#) or you're claiming only your share of the rebate.

12. Select **Save**.

13. Are all 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.

Claiming for dependent-person-only policies

If you paid for a dependent-person-only policy, you may be able to claim a private health insurance rebate for it.

If the parents of the dependent (or dependents) 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 – the payer of the policy doesn't need to be a parent of the dependent.

Working out your tax claim code

Follow these steps to work out your tax claim code.

Step 1: Covered as a dependent person on a policy?

Were you covered as a [dependent person](#) on a private health insurance policy?

Dependent person code

Select the code letter that describes your circumstances

| Circumstances | Tax claim code |
|---|-------------------------|
| Yes – you were covered as a dependent person on a private health insurance policy. | Tax claim code F |

| | |
|--|---------------------|
| | Go to step 3 |
| No – you weren't covered as a dependent person on a private health insurance policy. | Go to step 2 |

Step 2: Were you single or married at 30 June 2026?

On **30 June 2026**, were you:

- **Single** – go to [Single tax claim codes](#)
- **Married or de facto** (including if your spouse died during 2025–26 and you didn't have another spouse before 30 June 2026) – go to [Married or de facto tax claim codes](#)

Single tax claim codes

Select the code letter that best describes your circumstances

| Dependants | Tax claim 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 person (they can be your child or a sibling dependent on you for economic support), or • You paid for a dependent-person-only policy. <p>If you're a single parent with a dependent child, select Tax claim code B to ensure that we apply the family thresholds to work out your private health insurance rebate entitlement.</p> | <p>Tax claim code B</p> <p>Go to step 3</p> |

Married or de facto tax claim codes

Select the code letter that best describes your circumstances

| Circumstances | Tax claim code |
|--|---|
| <ul style="list-style-type: none"> You're claiming your share of the rebate for the policy. You're a parent claiming for a dependent-person-only policy. | <p>Tax claim code C</p> <p>Go to step 3</p> |
| <p>You want to claim both your share and your spouse's share of the rebate for the policy. To do this, you must meet all the following criteria:</p> <ul style="list-style-type: none"> both were covered under the same policy both were covered for the same period be together on 30 June 2026 your spouse must agree that you will claim. <p>Note: You confirm that you're 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>Tax claim code C</p> <p>Go to step 3</p> |
| <p>Your spouse is claiming your share of the rebate for the policy.</p> | <p>Tax claim code E</p> <p>Go to step 3</p> |

Step 3: You've worked out your tax claim code

You've worked out your tax claim code. Return to [Completing this section](#).

Overseas visitors

If you're 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](#)
- you have a [complying health insurance policy](#)
- you're [not eligible for Medicare](#)

- 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 isn't registered in Australia, you:

- won't be eligible for any rebate on your policy
- 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 your dependants covered by an appropriate level of private patient hospital cover from 1 July 2025 to 30 June 2026?**
2. Indicate the **Number of days you don't have to pay the surcharge.**
 - In some instances, myTax may determine for you that you don't have to pay the Medicare levy surcharge.
 - Otherwise, see [Medicare levy surcharge](#) to determine what to enter into **Number of days you don't have to pay the surcharge.**

At **Private health insurance**

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

If you have a complying health insurance policy

You'll need to determine if you're eligible for Medicare.

If **you're not eligible** for Medicare, see [If you're not eligible for Medicare.](#)

If **you're eligible** for Medicare, you can ask for a PHI statement from your insurance provider if you:

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

When completing myTax, if you and all your dependants 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 your dependants covered by an appropriate level of private patient hospital cover from 1 July 2025 to 30 June 2026?**

At **Private health insurance**

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

If you're not eligible for Medicare

If you're an overseas visitor who **isn't** eligible for Medicare, you're **not** entitled to any private health insurance rebate.

However, you can still purchase a complying health insurance policy with an Australian-registered health insurer.

If you purchase a complying health insurance policy, your private health insurance information may be pre-filled in myTax. The pre-filled private health insurance details need to be deleted before you lodge your return.

When completing myTax, you should:



At **Medicare levy surcharge**

1. Answer **No** to the question **Were you and all your dependants covered by an appropriate level of private patient hospital cover from 1 July 2025 to 30 June 2026?**
2. Indicate the **Number of days you don't have to pay the surcharge**.
 - In some instances, myTax may determine for you that you don't have to pay the Medicare levy surcharge.
 - Otherwise, see [Medicare levy surcharge](#) to determine what to enter into **Number of days you don't have to pay the surcharge**.

At **Private health insurance**

3. Not show any **Private health insurance policies**. If there is pre-fill information, you'll need to remove it. The Private health insurance section should be blank.

Overseas student or overseas visitor health cover

If you're an overseas visitor, you can purchase [Overseas student health cover](#)  (OSHC) or [Overseas visitors health cover](#)  (OVHC) from an Australian-registered health insurer. These aren't complying health insurance policies, and you won't 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 your dependants covered by an appropriate level of private patient hospital cover from 1 July 2025 to 30 June 2026?**
2. Indicate the **Number of days you don't have to pay the surcharge**.
 - In some instances, myTax may determine for you that you don't have to pay the Medicare levy surcharge.
 - Otherwise, see [Medicare levy surcharge](#) to determine what to enter into **Number of days you don't have to pay the surcharge**.

At **Private health insurance**

3. Not show any **Private health insurance policies**. If there is pre-fill information, you'll need to remove it. The Private health insurance section should be blank.

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