



 [Print whole section](#)

Medicare and private health insurance

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

Medicare levy reduction or exemption

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

Medicare levy surcharge

How to complete the Medicare levy surcharge section when you lodge your return using myTax.

Private health insurance policy details

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

QC 72306

myTax 2023 Medicare levy reduction or exemption

How to determine your eligibility for Medicare levy reduction or exemption when you lodge your return using

myTax.

Last updated 1 June 2023

On this page

[Things to know](#)

[Completing this section](#)

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.

A [Medicare levy reduction](#) is based 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](#).

A Medicare levy exemption may apply if you meet one of the following exemption categories, you:

- meet certain medical requirements
- are a foreign resident
- were 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 2022–23, you may be exempt from the Medicare levy. For the meaning of Australian resident for tax purposes, see [Your tax residency](#).

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 2022–23.

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 2022–23 and whose [Adjusted taxable income](#) (ATI)

was less than the amounts in the table below.

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
<p>Any child under 21 years old you maintained who was not a full-time student</p>	<p>For the first child:</p> <ul style="list-style-type: none"> • \$1,786 <p>For each additional child:</p> <ul style="list-style-type: none"> • \$1,410 	<p>For the first child:</p> <ul style="list-style-type: none"> • \$282 plus \$28.92 for each week you maintained them <p>For each additional child:</p> <ul style="list-style-type: none"> • \$282 plus \$21.70 for each week you maintained them
<p>Any full-time student aged under 25 years old at a school, college or university</p>	<p>\$1,786</p>	<p>\$282 plus \$28.92 for each week you maintained them</p>

If you had a spouse on 30 June 2023 or your spouse died during 2022–23 and you did not have another spouse on or before 30 June 2023, count all your dependent children.

If you were single or separated on 30 June 2023, count only the number of dependent children for whom you received the family tax benefit (FTB) during all or part of 2022–23. 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

Your eligibility for a reduction of your Medicare levy is based on your and your [spouse's](#) taxable income and your circumstances.

Based on the information in your tax return, we will 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 an individual

Category	Lower threshold	Upper threshold
If you were entitled to the seniors and pensioners tax offset	\$38,365	\$47,956
All other taxpayers	\$24,276	\$30,345

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

For this section, your taxable income excludes the taxed element of certain superannuation lump sums you received during 2022–23 if you had reached your preservation age and were under 60 years old (see [Reduced taxable income to take account of certain superannuation lump sums](#)).

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.
Your taxable income is greater than your lower threshold amount and less than or equal to your upper threshold amount.	<p>You pay only part of the Medicare levy. We will work it out.</p> <p>Go to Medicare levy exemption if you are single with no dependants to see if you qualify for an exemption.</p>
Your taxable income is over your upper threshold amount, and you are single with no dependants.	<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 2022–23, and you did not have another spouse in 2022–23 • were entitled to an Invalid and invalid carer tax offset in respect of your child, or • at any time during 2022–23 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 2022–23)
- your taxable income if you were a sole parent.

Worksheet 1 – Family taxable income

Row	Calculation	Amount
a	Your taxable income from Taxable income .	\$
b	Any relevant amounts of superannuation lump sums that you received (see Reduced taxable income to take account of certain superannuation lump sums).	\$
c	Take row b away from a . If the amount is less than \$0, write \$0.	\$
d	Your spouse's taxable income from Taxable income on their tax return (if applicable).	\$
e	Any relevant amounts of superannuation lump sums that your spouse received (see Reduced taxable income to take account of certain superannuation lump sums).	\$
f	Take row e away from d . If the amount is less than \$0, write \$0.	\$
g	Add rows c and row f . This is your family taxable income.	\$

Working out your family taxable income limit

Your Medicare levy is reduced if your family taxable income is equal to or less than the following limits.

Worksheet 2 – Family taxable income limit

Row	Calculation	Amount
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h	If you were entitled to the seniors and pensioners tax offset , enter \$66,757. For all other taxpayers, enter \$51,173.	\$
i	Number of dependent children (if applicable, see note).	Number:
j	Multiply row i by \$4,700 (see note).	\$
k	Family taxable income limit. Add the appropriate amount from row h to the amount at row j .	\$

Note: If you are 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.

If your family taxable income at row **g** in Worksheet 1 is equal to or less than your family taxable income limit at row **k** in Worksheet 2, you are entitled to a 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:
 - reportable fringe benefits amounts received from employers exempt from fringe benefits tax under section 57A of the *Fringe Benefits Tax Assessment Act 1986* multiplied by 0.53, and
 - reportable fringe benefits amounts received 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 your taxable income or received as a fringe benefit)
- net financial investment loss (the amount by which the person's deductions attributable to financial investments exceeded their total financial investment income)
- net rental property loss (the amount by which the person's deductions attributable to rental property exceeded 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
- gave them food, clothing and lodging
- helped them to pay for their living, medical and educational costs.

If you had a spouse for the whole of 2022–23 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, you may need to adjust your claim accordingly.

Reduced taxable income to take account of certain superannuation lump sums

For Medicare levy purposes, your taxable income excludes the taxed element of a superannuation lump sum (other than of a death benefits superannuation lump sum):

- that you received when you had reached your preservation age and were under 60 years old
- up to your low-rate cap for 2022–23, which is \$230,000. If you received superannuation lump sums in previous years, your low-rate cap for 2022–23 could be less than \$230,000.

Low-rate cap amount for taxable components of superannuation lump sum payments

This concession applies only to superannuation lump sums paid to you when you have reached your preservation age but before you turn 60 years old.

The low-rate cap amount is the maximum amount of taxable components (taxed and untaxed elements) that can be taxed at a concessional lower rate.

For 2022–23, the low-rate cap amount is a maximum of \$230,000, but it could be less for you if before July 2022 you received any superannuation lump sums that counted towards your entitlement to a superannuation lump sum tax offset. The amount is indexed to average weekly ordinary time earnings and rounded down to the nearest multiple of \$5,000. See **Key superannuation rates and thresholds**.

The low-rate cap amount is a 'lifetime' limit. This means that the **taxed element** and **untaxed elements** of **all** superannuation lump sum payments that you receive (as well as the amount of any eligible termination payments for which you became entitled to a rebate before 1 July 2007) when you have reached your preservation age but before you turn 60 years old will be taxed at a concessional rate until your total reaches the low-rate cap amount (\$230,000 plus future indexed increases). Payments you receive in excess of the low-rate cap amount will be taxed at the tax rate shown in **Table 4** below.

Consequently, for 2022–23 the maximum amount for which you can be taxed at a concessional rate is \$230,000 less any amounts to which the concessional tax rate has previously been applied.

For more information, see **Tax on contributions**.

Table 4: Superannuation lump sum (other than death benefit)

Under the preservation age at the time of payment

Element	Amount	Tax rate
Tax free component	Whole	Tax free
Taxed element	Whole	20%
Untaxed element	Up to the untaxed-plan cap amount, \$1,650,000 (see Note 1)	30%
Untaxed element	Over the untaxed-plan cap amount, \$1,650,000 (see Note 1)	45%

Preservation age to 59 years of age at the time of payment

Element	Amount	Tax rate
Tax free component	Whole	Tax free
Taxed element	Up to the low rate cap amount, \$230,000 (see Note 2)	Tax free
Taxed element	Over the low rate cap amount, \$230,000 (see Note 2)	15%
Untaxed element	Up to the low rate cap amount, \$230,000 (see Note 2)	15%
Untaxed element	Over the low rate cap amount, \$230,000 (see Note 2) and up to the untaxed-plan cap amount, \$1,650,000 (see Note 1)	30%

Untaxed element	Over the untaxed-plan cap amount, \$1,650,000 (see Note 1)	45%
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60 years of age or older at the time of payment

Element	Amount	Tax rate
Tax free component	Whole	Tax free
Taxed element	Whole	Tax free
Untaxed element	Up to the untaxed-plan cap amount, \$1,650,000 (See Note 1)	15%
Untaxed element	Over the untaxed-plan cap amount, \$1,650,000 (see Note 1)	45%

Note 1: For 2022–23, the untaxed-plan cap amount is a maximum of \$1.650 million, but it could be less for you if you have previously received another superannuation lump sum with an untaxed element from the same superannuation fund. For more information on how we work out your untaxed-plan cap amount, see [How tax applies to your super](#).

Note 2: For 2022–23, the low-rate cap amount is a maximum of \$230,000, but it could be less if you received any superannuation lump sums in a prior income year that counted towards your entitlement to a superannuation lump sum tax offset or, if before July 2007, you received an eligible termination payment after your 55th birthday. For more information on how we work out your low-rate cap amount, see [How tax applies to your super](#).

Shared care

You had shared care 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 will 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 are not considered to have sole care if you are 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 2022–23 but
 - during 2022–23, you then separated from, or were deserted by, your spouse, and
 - for the remainder of 2022–23, you were not in a de facto relationship.

- Your spouse was in prison for a sentence of 12 months or more.

- Your spouse is medically certified as being permanently mentally incapable of taking part in caring for the child or student.

If you are not sure whether special circumstances apply, **contact us**.

Spouse

Your spouse includes another person who, for 2022–23:

- 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.

QC 72338

myTax 2023 Private health insurance

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

Last updated 1 June 2023

On this page

[Things to know](#)

[Completing this section](#)

[Overseas visitors](#)

Things to know

Complete this section if at any time during 2022–23 you either:

- were covered by a private health insurance policy
- paid for a dependent-person-only policy.

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

We use the information at this section to work out your share of any private health insurance rebate that you may be entitled to. 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 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
- 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 and/or a tax offset.

- **If you haven't claimed the full 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** 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

It is 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.

Understanding the details on your statement includes information explaining what each label on your statement means.

Dependent person

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

A dependent person includes a dependent child who is aged under 18 and does not have a partner.

For this section, the definition of a dependent person is affected by the rules of your health fund.

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

Dependent persons are not eligible to claim a private health insurance rebate and don't get their own statement.

However, as a dependent person covered on a private health insurance policy, you 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).

Completing this section

If you:

- are an overseas visitor, information and instructions on how to complete the Medicare levy surcharge and this section can be found at [Overseas visitors](#)
- have 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 additional policies you held, or policy details, that have not 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 statement information (or family statement information, if covered as a dependent person). If you don't have your statement information, see [Your private health insurance statement](#).

In most cases, there will be 2 rows of information on your private health insurance statement. One row relates to premiums you paid and rebates you received before 1 April, and the other row 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 policy line panel, including the **Tax claim code**, and correct if necessary. **Do not combine the policy 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 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. Don't combine the policy lines.
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.
Enter each policy line separately, as they appear on your private health insurance statement. **Do not combine the policy lines.**
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 12.
8. In each policy line panel
- enter **Your premiums eligible for Australian Government rebate** (shown at **J** in your statement information). Don't show a percentage.
 - enter **Your Australian Government rebate received** (shown at **K** in your statement information). Don't 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 2023?
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 2023
- 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-person-only policy](#) or you are 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 have paid for a dependent-person-only policy, you may be eligible 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, as long as the payer is not a dependent. The payer of the policy does not need to be a parent of the dependent.

Working out your tax claim code

Step 1 – 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	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 were not covered as a dependent person on a private health insurance policy.	Go to step 2

Step 2 – On **30 June 2023**, were you:

- **Single** – go to [Single tax claim codes](#)
- **Married or de facto** (including if your spouse died during 2022–23 and you did not have another spouse before 30 June 2023) – go to [Married or de facto tax claim codes](#)

Single tax claim codes

Select the code letter that best describes your circumstances

Dependants	Code
You have no dependants. 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.	Tax claim code A Go to step 3
<ul style="list-style-type: none"> • You have a dependent child (they can be your child or a sibling dependent on you for economic support), or • You paid for a dependent-person-only policy. 	Tax claim code B Go to step 3

Married or de facto tax claim codes

Select the code letter that best describes your circumstances

Circumstances	Code
<ul style="list-style-type: none"> You want to claim your share of the rebate for the policy. You are 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 2023 your spouse must agree that you will claim. <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>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 have worked out your tax claim code, return to [Completing this section](#).

Overseas visitors

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](#)
- have a [complying health insurance policy](#)
- are [not eligible for Medicare](#)

- 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
- 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 2022 to 30 June 2023?**
2. Indicate the **Number of days you do not 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 do not 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 will need to determine if you are eligible for Medicare, if you are **not** eligible see [If you are not eligible for Medicare](#).

If you **are** eligible for Medicare, you can ask for a private health insurance 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 2022 to 30 June 2023?**

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 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 your dependants covered by an appropriate level of private patient hospital cover from 1 July 2022 to 30 June 2023?**
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 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**.

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 your dependants covered by an appropriate level of private patient hospital cover from 1 July 2022 to 30 June 2023?**
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.
 - 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**.

QC 72349

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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