



Private health insurance rebate calculator

Use this calculator to help you work out your private health insurance rebate percentage.

Last updated 11 May 2026

Go to the calculator

[Private health insurance rebate calculator](#)

Our calculator will take between 5 and 10 minutes to use.

What you can do with this calculator

You can use the private health insurance (PHI) rebate calculator to find out your:

- [private health rebate percentage](#) – updated annually on 1 April
- [income for surcharge purposes](#).

You can only use this calculator for the **current income year** because the rebate percentage changes each year. Your rebate percentage for premiums you pay before 1 April may be different to your rebate percentage on or after 1 April.

The calculator bases the results on the information you provide. If your circumstances change during the current income year, your private health insurance rebate percentage may also change. You should contact your private health insurer to advise them if your rebate percentage changes due to your change in circumstances.

Claiming the PHI rebate

This calculator can't calculate or claim your PHI amount – it can only calculate your private health rebate percentage.

However, there are 2 ways you can claim the PHI rebate if you're eligible, see [Claiming the PHI rebate](#).

What you will need

Information you will need for this calculator includes:

- your income
- if you have a spouse
- your spouse's income
- number of dependent persons you have
- the age of the people the private health insurance policy covers.

What else you can do

To find out if you are eligible for the PHI rebate, see [Private health insurance rebate eligibility](#). For more information, see [Private health insurance rebate](#).

For prior year thresholds and rebates, see [Income thresholds and rates for the private health insurance rebate](#).

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Our commitment to you

We are committed to providing you with accurate, consistent and clear information to help you understand your rights and entitlements and meet your obligations.

If you follow our information and it turns out to be incorrect, or it is misleading and you make a mistake as a result, we will take that into account when determining what action, if any, we should take.

Some of the information on this website applies to a specific financial year. This is clearly marked. Make sure you have the information for the right year before making decisions based on that information.

If you feel that our information does not fully cover your circumstances, or you are unsure how it applies to you, contact us or seek professional advice.

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