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Medicare and private health insurance

How to complete 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 you lodge your return using myTax.

myTax 2024 Medicare levy surcharge

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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 2023–24, 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 2023–24.

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 2023–24 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 2024, or your spouse died during 2023–24 and you did not have another spouse on or before 30 June 2024, count all your dependent children.

If you were single or separated on 30 June 2024, count only the number of dependent children for whom you received the family tax benefit (FTB) during all or part of 2023–24. 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 | \$41,089 | \$51,361* |
| All other taxpayers | \$26,000 | \$32,500 |

* The entitlement to the seniors and pensioners tax offset for singles ceases when the rebate income reaches \$50,119.

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 2023–24 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 2023–24, and you did not have another spouse in 2023–24 • were entitled to an Invalid and invalid carer tax offset in respect of your child, or • at any time during 2023–24 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 2023–24)
- 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 row 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 row 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 |
|-----|-------------|--------|
|-----|-------------|--------|

| | | |
|----------|---|---------|
| h | If you were entitled to the seniors and pensioners tax offset , enter \$71,497. For all other taxpayers, enter \$54,807. | \$ |
| i | Number of dependent children (if applicable, see note). | Number: |
| j | Multiply row i by \$5,034 (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 2023–24 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 2023–24, which is \$235,000. If you received superannuation lump sums in previous years, your low-rate cap for 2023–24 could be less than \$235,000.

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 2023–24, the low-rate cap amount is a maximum of \$235,000, but it could be less for you if before July 2023 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 [Low rate cap amount](#).

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 (\$235,000 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 2023–24 the maximum amount for which you can be taxed at a concessional rate is \$235,000 less any amounts to which the concessional tax rate has previously been applied.

For more information, see [Tax and restrictions 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, \$1,705,000 (see Note 1) | 30% |
| Untaxed element | Over the untaxed-plan cap amount, \$1,705,000 (see Note 1) | 45% |

Over preservation age and under 60 years old at the time of payment

| Element | Amount | Tax rate |
|---------------------------|--|-----------------|
| Tax free component | Whole | Tax free |
| Taxed element | Up to the low rate cap amount, \$235,000 (see Note 2) | Tax free |
| Taxed element | Over the low rate cap amount, \$235,000 (see Note 2) | 15% |
| Untaxed element | Up to the low rate cap amount, \$235,000 (see Note 2) | 15% |
| Untaxed element | Over the low rate cap amount, \$235,000 (see Note 2) and up to the untaxed-plan cap amount, \$1,705,000 (see Note 1) | 30% |
| Untaxed element | Over the untaxed-plan cap amount, \$1,705,000 (see Note 1) | 45% |

60 years old 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, \$1,705,000 (See Note 1) | 15% |
| Untaxed element | Over the untaxed-plan cap amount, \$1,705,000 (see Note 1) | 45% |


Note 1: For 2023–24, the untaxed-plan cap amount is a maximum of \$1.705 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 **Tax on super benefits**.

Note 2: For 2023–24, the low-rate cap amount is a maximum of \$235,000, 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 **Tax on super benefits**.

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 2023–24 but
 - during 2023–24, you then separated from, or were deserted by, your spouse, and
 - for the remainder of 2023–24, 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 (of any sex) who, for 2023–24:

- 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.

myTax 2024 Medicare levy surcharge

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

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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 that:

- you, your spouse, or any of your [dependants](#) did not have an [appropriate level of private patient hospital cover](#)
- your [income for MLS purposes](#) (including your spouse's income if relevant) is more than 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 are 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 covers for you or your dependents was **only** for **part** of the 2023–24 income year, you will 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 2023 to 30 June 2024?**

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 will need to:

- answer **Yes** to **Did your spouse receive a lump sum payment in arrears during the 2023–24 and is your combined income for Medicare levy surcharge purposes over \$186,000 (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 **\$93,000 or less**
- **Family**, if your combined [income for MLS purposes](#) is **\$186,000 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 2023–24 that you:

- were single (that is, you had no spouse or dependent children) – so you can apply the single surcharge threshold of \$93,000
- had a spouse or any dependent children – so you can apply the family surcharge threshold of \$186,000, plus \$1,500 for each dependent child after the first.

Medicare levy surcharge rate

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

- your circumstances on 30 June 2024, and
- your income.


If you are:

- A **single person** with your own MLS income of:
 - \$93,001 to \$108,000, the rate is 1.0%
 - \$108,001 to \$144,000, the rate is 1.25%
 - \$144,001 or more, the rate is 1.5%.
- Part of a **family** (you had a spouse or dependants) with a combined family MLS income of:
 - \$186,001 to \$216,000 (see [Note 1](#)), the rate is 1.0%
 - \$216,001 to \$288,000 (see [Note 1](#)), the rate is 1.25%
 - \$288,001 (see [Note 1](#)) or more, the rate is 1.5%.

Note 1: The family surcharge threshold is increased 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 provided by a registered health insurer 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' is not private patient hospital cover because it only covers only items such as:

- optical
- dental
- physiotherapy
- chiropractic treatment.

If you are not sure whether you had an appropriate level of private patient hospital cover during 2023–24, contact your health insurer.

Family

For MLS purposes, you are 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) are your:

- spouse, even if they worked during 2023–24 or had their own income

- children under 21 years old
- children 21 to 24 years old who are studying full time at school, college or university.

Dependants must have been **Australian residents** in 2023–24, and you must contribute to [maintaining the dependant](#).

Your child is still your dependant if you are 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 2023–24:

- 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 2023–24, 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 part of the income year, you may need to adjust your claim accordingly.

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

myTax 2024 Number of days you don't have to pay the MLS



myTax 2024 Number of days you don't have to pay the MLS

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myTax 2024 Number of days you don't have to pay the MLS

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[For the whole of 2023–24, you were single](#)

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[Overlap of days when you don't have to pay MLS – Calculating the number of days](#)

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 will 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 2023–24, you were single](#) (with or without dependent children).
- [For the whole of 2023–24, you had a spouse](#) (with or without dependent children).
Note: If your spouse died during 2023–24, you're treated as having a spouse for the whole year if:
 - you had a spouse on 1 July 2023, and
 - you didn't have another spouse on or before 30 June 2024.
- [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 2023–24, you were single

Use this if you were single for the whole income year, either with or without dependent children. If this is not 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

Did you have dependent children for any days in 2023–24?

Yes – with dependent children for **all of 2023–24**, go to step 2

Yes – with dependent children for **only some days in 2023–24**, see [Your family circumstances changed during the year](#).

No – go to step 3.

Step 2

Was your family income for MLS purposes \$186,000 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)**.

Note: If your income includes superannuation lump sum taxed elements with a zero rate, and your income for MLS purposes is less than the family surcharge threshold, enter 366 at **Number of days that you do not have to pay the surcharge**. Go to **Completing this section (step 4)**.

No – go to step 4.

Step 3

Was your income for MLS purposes \$93,000 or less?

(As you do not have dependent children, the single surcharge threshold applies.)

Yes – myTax will advise that you do not have to pay the Medicare levy surcharge. Go to **Completing this section (step 4)**.

Note: If your income includes Superannuation lump sum taxed elements with a zero rate, and your income for MLS purposes is less

than the single surcharge threshold, enter 366 into myTax at **Number of days that you do not have to pay the surcharge**. Go to Completing this section (step 4).

No – go to step 4.

Step 4

For **any days in 2023–24**, 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 2023–24 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 2023–24**, 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

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 will need it for step 8.

When working out the number of days:

- you can use our **Calculate days** tool
- the **start date** can't be before 01/07/2023
- the **end date** can't be after 30/06/2024.

Go to step 6.

Step 6

For **any days in 2023–24**, 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

Work out the number of days when you and all your dependants (if any) were both:

- in a Medicare levy exemption category
- did not also have an appropriate level of private patient hospital cover.

Retain the number as you will need it for step 8.

When working out the number of days:

- you can use our **Calculate days** tool
- the **start date** can't be before 01/07/2023
- the **end date** can't be after 30/06/2024.

Go to step 8.

Step 8

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 2023–24 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 366, 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 1](#): Single, no dependants, income more than \$93,000, not in a Medicare exemption category, took out private patient hospital cover during the year.
- [Example 2](#): Single, no dependants, income more than \$93,000, no private patient hospital cover during the year, in a Medicare exemption category.
- [Example 3](#): Single, dependants, income more than \$186,000 (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 \$93,000, not in a Medicare exemption category, took out private patient hospital cover during the year.

For the whole of 2023–24, Jacinta:

- was single
- had no dependants
- had an income for MLS purposes more than the single surcharge threshold of \$93,000
- was not in a Medicare exemption category.

Jacinta took out appropriate private patient hospital cover on 25 March 2024.

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 2023 to 30 June 2024?**
 - Jacinta took out private patient hospital cover during the year so she had cover for only some days in 2023–24.
 - Jacinta answers **No**.
- as Jacinta's income for MLS purposes was more than the single surcharge threshold of \$93,000, 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 2024** to **30 June 2024**.
- To work out the number of days, she uses our **Calculate days** tool (you may prefer another calculation method) and enters the following:
 - Period start date – 25/03/2024
 - Period end date – 30/06/2024
 - 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 \$93,000, no private patient hospital cover during the year, in a Medicare exemption category.

For the whole of 2023–24, Julie:

- was single
- had no dependants.
- had an income for MLS purposes more than the single surcharge threshold of \$93,000
- did not have any private patient hospital cover.

Julie was in a Medicare levy exemption category from **1 March 2024**.

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 2023 to 30 June 2024?**
 - Julie did not 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 \$93,000, 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 2024 to 30 June 2024**.
- To work out the number of days, she uses our **Calculate days** tool (you may prefer another calculation method) and enters the following:

- Period start date – 01/03/2024
- Period end date – 30/06/2024
- 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 \$186,000 (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 2023–24, 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 \$186,000. (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 2024**. She did not have cover at any time during the year after that.

Jess and her dependant were in a Medicare levy exemption category from **15 April 2024** 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 2023 to 30 June 2024?**

- Jess cancelled private patient hospital cover during the year so only had cover for some days in 2023–24
- Jess answers **No**

- as Jess' income for MLS purposes was more than the family surcharge threshold for her circumstances (\$186,000), 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 does not have to pay the surcharge for the days she and her dependant had private patient hospital cover – from **1 July 2023** to **1 February 2024**.
- To work out the number of days, she uses our **Calculate days** tool (you may prefer another calculation method) and enters the following:
 - Period start date – 01/07/2023
 - Period end date – 01/02/2024
 - The result is **216** days.

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

- Jess does not have to pay the surcharge for the days she and her dependant were in a Medicare levy exemption category – from **15 April 2024** to **30 June 2024**.
- To work out the number of days, she uses our **Calculate days** tool (you may prefer another calculation method) and enters the following:
 - Period start date – 15/04/2024

- Period end date – 30/06/2024
- 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 2023–24, you had a spouse

Use this if you had a spouse for the whole income year, either with or without dependent children. If this is not 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

Was your own income for MLS purposes \$26,000 or less?

Yes – you **will not** have to pay the Medicare levy surcharge for all of 2023–24.

Enter 366 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

Was you and your spouse's combined family income for MLS purposes \$186,000 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 do not have to pay the Medicare levy surcharge. Go to **Completing this section (step 4)**.

Note: If your income includes Superannuation lump sum taxed elements with a zero rate, and your income for MLS purposes is less than the family surcharge threshold, enter 366 into myTax at **Number of days that you do not have to pay the surcharge**. Go to **Completing this section (step 4)**.

No – go to step 3.

Step 3

For **any days in 2023–24**, 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 2023–24 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 2023–24**, 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

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 will need it for step 7.

When working out the number of days:

- You can use our **Calculate days** tool
- The **start date** can't be before 01/07/2023

- The **end date** can't be after 30/06/2024.

Go to step 5.

Step 5

For **any days in 2023–24**, were you and all your dependants in a Medicare levy exemption category?

Yes – go to step 6.

No – go to step 7.

Step 6

Work out the number of days when you and all your dependants:

- were in a Medicare levy exemption category
- did not also have an appropriate level of private patient hospital cover.

Retain the number as you will need it for step 7.

When working out the number of days:

- You can use our **Calculate days** tool.
- The **start date** can't be before 01/07/2023.
- The **end date** can't be after 30/06/2024.

Go to step 7.

Step 7

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 2023–24 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 366, 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 \$186,000 (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 \$186,000 (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 \$186,000 (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 \$186,000 (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 \$186,000 (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 2023–24, Richard and Elizabeth:

- were married
- had no dependent children
- had a combined income for MLS purposes more than the family surcharge threshold of \$186,000. (If you had a different number of dependent children see [Your family MLS surcharge threshold – work it out](#))
- were not in a Medicare levy exemption category.

Richard and Elizabeth both took out appropriate private patient hospital cover from 3 March 2024.

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 2023 to 30 June 2024?**
 - Richard and Elizabeth both took out private patient hospital cover during the year so they had cover for only some days in 2023–24.
 - Richard answers **No**.
- as Richard and Elizabeth's combined income is more than the family surcharge threshold for their circumstances (\$186,000), 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 2024** to **30 June 2024**.

- To work out the number of days, he uses our **Calculate days** tool (you may prefer another calculation method) and enters the following:
 - Period start date – 03/03/2024
 - Period end date – 30/06/2024
 - 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 \$186,000 (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 2023–24, Jackie and John:

- were married
- had 2 dependent children
- had a combined income more than the family surcharge threshold of \$187,500 (If you had a different number of dependent children see [Your family MLS surcharge threshold – work it out](#))
- were not 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 2024**.

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 2023 to 30 June 2024?**
 - Jackie and all her dependants (John and 2 dependent children) had cover for only some days in 2023–24 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 (\$187,500), 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 2024 to 30 June 2024.**

- To work out the number of days, she uses our **Calculate days** tool (you may prefer another calculation method) and enters the following:
 - Period start date – 05/03/2024
 - Period end date – 30/06/2024
 - 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 \$186,000 (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 2023–24, 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 \$189,000. (If you had a different number of dependent children see [Your family MLS surcharge threshold – work it out](#))
- did not 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 2024**.

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 2023 to 30 June 2024?**
 - Vicky and her dependants did not 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 2024** to **30 June 2024**.

- To work out the number of days, she uses our **Calculate days** tool (you may prefer another calculation method) and enters the following:
 - Period start date – 01/03/2024
 - Period end date – 30/06/2024
 - 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 \$186,000 (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 2023–24, 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 \$186,000. (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 2024**. They did not 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 2024** 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 2023 to 30 June 2024?**
 - 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 does not have to pay the surcharge for the days Jack, Diane and their dependent child had private patient hospital cover – from **1 July 2023** to **1 February 2024**.
- To work out the number of days, he uses our **Calculate days** tool (you may prefer another calculation method) and enters the following:
 - Period start date – 01/07/2023
 - Period end date – 01/02/2024
 - The result is **216** days.

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

- Jack does not have to pay the surcharge for the days Jack, Diane and their dependent child were in a Medicare levy exemption category – from **15 April 2024** to **30 June 2024**.
- To work out the number of days, he uses our **Calculate days** tool again (you may prefer another calculation method) and enters the following:
 - Period start date – 15/4/2024
 - Period end date – 30/6/2024
 - The result is **77** days.

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

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 is not 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 are over the thresholds below. Do not include your spouse's income.

You are liable for MLS for the number of days you:

- were **single and did not have dependent children** if
 - your **own income** for MLS purposes was more than the single surcharge threshold of \$93,000, and
 - you either
 - did not have an appropriate level of private patient hospital cover

- were not in a Medicare levy exemption category.
- had a **spouse or dependent children** if
 - your **own income** for MLS purposes was more than the family surcharge threshold of \$186,000 (plus \$1,500 for each dependent child after the first one), and
 - you, or your spouse, or a dependent child either
 - did not have an appropriate level of private patient hospital cover
 - were not 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 2023–24, your own income for MLS purposes was \\$93,000 or less](#)
- [In 2023–24, your own income for MLS purposes was between \\$93,001 and \\$186,000 \(plus \\$1,500 for each dependent child after the first\)](#)
- [In 2023–24, your own income for MLS purposes was more than \\$186,000 \(plus \\$1,500 for each dependent child after the first\)](#)

In 2023–24, your income for MLS purposes was \$93,000 or less

Use this if your income for the whole income year, was \$93,000 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 is not you, return to [Work out the number of days](#).

You **will not** have to pay the Medicare levy surcharge for all of 2023–24.

Enter 366 into myTax at **Number of days that you do not have to pay the surcharge**.

Go to Completing this section (step 4).

In 2023–24, your income for MLS purposes was between \$93,001 and \$186,000 (plus \$1,500 for each dependent child after the first).

Use this if your income for the whole income year was between \$93,001 and \$186,000 (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 is not 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

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

For any days in 2023–24 when you **had** dependants (spouse or dependent children), you **will not** have to pay the Medicare levy surcharge.

Retain the number as you will need it for step 6.

When working out the number of days:

- You can use our **Calculate days** tool.
- The start date can't be before 01/07/2023.
- The end date can't be after 30/06/2024.

Go to step 2.

Step 2

For **any days in 2023–24** 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 2023–24 because you took out or cancelled private health insurance part way through the year.

Note: If you had cover for **all days in 2023–24**, go to **Completing this section (step 1)** answer 'Yes' and follow the instructions.

Yes – go to step 3.

No – go to step 4.

Step 3

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 will need it for step 6.

When working out the number of days:

- You can use our **Calculate days** tool.
- The start date can't be before 01/07/2023.
- The end date can't be after 30/06/2024.

Go to step 4.

Step 4

For **any days in 2023–24** 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

Work out the number of days when you were single with no dependants and:

- were in a Medicare levy exemption category
- did not also have an appropriate level of private patient hospital cover.

Retain the number as you will need it for step 6.

When working out the number of days:

- You can use our **Calculate days** tool.
- The start date can't be before 01/07/2023.

- The end date can't be after 30/06/2024.

Go to step 6.

Step 6

You don't have to pay the Medicare levy surcharge for any days in 2023–24 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 366, 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 \$93,001 and \$186,000 (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 \$93,001 and \$186,000 (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 \$93,001 and \$186,000 (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 2023** 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 2023–24, Brenda:

- had no dependent children
- had an income for MLS purposes
 - more than the single surcharge threshold of \$93,000 but
 - less than the family surcharge threshold of \$186,000. (If you had a different number of dependent children see [Your family MLS surcharge threshold – work it out.](#))
- and her partner Eddie
 - did not have any private patient hospital cover
 - were not 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 2023 to 30 June 2024?**
 - Brenda and her partner Eddie did not have any private patient hospital cover for any days in 2023–24.
 - 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 2023** until **12 October 2023**.
 - 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 (\$186,000).
 - As Brenda's own income for MLS purposes was less than the family surcharge threshold, she does not have to pay the surcharge for this period – from **1 July 2023** to **12 October 2023**.
 - To work out the number of days, she uses our **Calculate days** tool (you may prefer another calculation method) and enters the following:
 - Period start date – 01/07/2023
 - Period end date – 12/10/2023
 - The result is **104** days.
- **Number of days Brenda was single:**
 - Brenda was single for the period **13 October 2023** to **30 June 2024**.
 - Brenda must compare her **own income** for MLS purposes with the single surcharge threshold of \$93,000.
 - 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 \$93,001 and \$186,000, no private patient hospital cover, not in a Medicare exemption category

At the beginning of 2023–24, Will and Louisa were both single. They got married on **17 March 2024** and are still married on 30 June 2024. They did not live together as a couple on a genuine domestic basis before their marriage.

In 2023–24, Will:

- had no dependent children
- had an income for MLS purposes
 - more than the single surcharge threshold of \$93,000 but
 - less than the family surcharge threshold of \$186,000. (If you had a different number of dependent children see [Your family MLS surcharge threshold – work it out.](#))
- and his partner Louisa
 - did not have any private patient hospital cover
 - were not 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 2023 to 30 June 2024?**
 - Will and his partner Louisa did not have any private patient hospital cover for any days in 2023–24.
 - 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 2023 to 16 March 2024**.
- Will must compare his **own income** for MLS purposes with the single surcharge threshold of \$93,000.
- 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 2024** until **30 June 2024**.
- 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 (\$186,000).
- As Will's own income for MLS purposes was less than the family surcharge threshold, he does not have to pay the surcharge for this period – from **17 March 2024** to **30 June 2024**.
- To work out the number of days, he uses our **Calculate days** tool (you may prefer another calculation method) and enters the following:
 - Period start date – 17/03/2024
 - Period end date – 30/06/2024
 - 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 2023–24, your income for MLS purposes was more than \$186,000 (plus \$1,500 for each dependent child after the first).

Use this if your income for the whole income year was more than \$186,000 (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 is not 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

For **any days in 2023–24**, 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 2023–24 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 2023–24**, 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

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 will need it for step 5.

When working out the number of days:

- You can use our **Calculate days** tool.
- The **start date** can't be before 01/07/2023.
- The **end date** can't be after 30/06/2024.

Go to step 3.

Step 3

For **any days in 2023–24**, 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

Work out the number of days when you and all your dependants (if any):

- were in a Medicare levy exemption category
- did not also have an appropriate level of private patient hospital cover.

Retain the number as you will need it for step 5.

When working out the number of days:

- You can use our **Calculate days** tool.

- The **start date** can't be before 01/07/2023.
- The **end date** can't be after 30/06/2024.

Note: Your dates should not include any days when you and all your dependants (if any) also had an appropriate level of private patient hospital cover.

Go to step 5.

Step 5

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 2023–24 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 366, 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 \$186,000 (plus \$1,500 for each dependent child after the first), taxpayer had private patient hospital cover but dependants did not, 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 \$186,000 (plus \$1,500 for each dependent child after the first), taxpayer had private patient hospital cover but dependants did not, no one was in a Medicare exemption category.

Paul was single and had no dependants until he married Joanne on **15 December 2023**. 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 2023–24, Paul:

- had an income for MLS purposes more than the family surcharge threshold of \$190,500. (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 did not
- and his dependants were not 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 2023 to 30 June 2024?**
- Paul had private patient hospital cover, but his dependants did not have cover for the any of 2023–24.
 - 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 does not have to pay the surcharge for the days he was single and had private patient hospital cover – from **1 July 2023 to 15 December 2023**.
- To work out the number of days, he uses our **Calculate days** tool (you may prefer another calculation method) and enters the following:
 - Period start date – 01/07/2023
 - Period end date – 15/12/2023
 - 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 2023** until **30 June 2024**.
- 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 (\$190,500).
- Paul has to pay the surcharge for this period as:
 - his own income for MLS purposes was more than their family surcharge threshold of \$190,500, and
 - all his dependants (Joanne and dependent children) did not 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 \$186,000
- 1 dependent child, the family MLS surcharge threshold is \$186,000
- 2 dependent children, the family MLS surcharge threshold is \$187,500
- 3 dependent children, the family MLS surcharge threshold is \$189,000
- 4 dependent children, the family MLS surcharge threshold is \$190,500
- 5 dependent children, the family MLS surcharge threshold is \$192,000
- 6 dependent children, the family MLS surcharge threshold is \$193,500.

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 \$186,000.

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 = \$186,000
- $\$9,000 + \$186,000 = \mathbf{\$195,000}$

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 2024**, and
- were in a Medicare levy exemption category from **15 January 2024** 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 2024**.

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 do not have to pay the surcharge for the days that you and all your dependants (if applicable) had private patient hospital cover – from **1 July 2023** to **1 February 2024**.
 - To work out the number of days, you use our **Calculate days** tool (you may prefer another calculation method) and

enters the following:

- Period start date – 01/07/2023
- Period end date – 01/02/2024
- The result is **216** days.

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

- You do not 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 2024 to 30 June 2024**.
- To work out the number of days, you use our **Calculate days** tool (you may prefer another calculation method) and enters the following:
 - Period start date – 02/02/2024
 - Period end date – 30/06/2024
 - The result is **150** days.

Add the number of days calculated for the 2 periods which is $216 + 150 = \mathbf{366}$.

You would enter the total of **366** into myTax at **Number of days you do not have to pay the surcharge**.

myTax 2024 Private health insurance

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

Published 3 June 2024

On this page

[Things to know](#)

[Completing this section](#)

[Overseas visitors](#)

Things to know

Complete this section if at any time during 2023–24 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. **Don't 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. **Don't combine the policy lines**.

- 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 2024?
- 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 2024
 - 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 | Go to |

| | |
|--|---------------|
| person on a private health insurance policy. | step 2 |
|--|---------------|

Step 2 – On **30 June 2024**, were you:

- **Single** – go to [Single tax claim codes](#)
- **Married or de facto** (including if your spouse died during 2023–24 and you did not have another spouse before 30 June 2024) – go to [Married or de facto tax claim codes](#)

Single tax claim codes

Select the code letter that best describes your circumstances

| Dependants | Code |
|---|---|
| <p>You have no dependants.</p> <p>Note: If you had dependants in your previous tax return but don't have them anymore, you need to change the Number of dependent children in the Income tests section. Tax claim code A will then be available for selection.</p> | <p>Tax claim code A</p> <p>Go to step 3</p> |
| <ul style="list-style-type: none"> • You have a dependent 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>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 | 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 2024 • 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 2023 to 30 June 2024?**
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 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 2023 to 30 June 2024?**

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 2023 to 30 June 2024?**
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.
 - 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 **366** into **Number of days you don't have to pay the 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.**

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 2023 to 30 June 2024?**
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.**

QC 101641

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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