



HELP debt reduction for rural doctors and nurse practitioners

The Australian Government will invest in a significant incentive for eligible doctors and nurse practitioners to live and practice in rural, remote or very remote areas of Australia.

Eligible doctors and nurse practitioners will be encouraged to live and work in rural, remote or very remote areas of Australia, with an offer from the Australian Government to reduce their outstanding Higher Education Loan Program (HELP) debt, provided they meet the eligibility criteria and their obligations to complete the required amount of eligible work.

This initiative also allows for the waiver of indexation on outstanding HELP debts for eligible doctors and nurse practitioners while they are residing in and completing eligible work in a rural, remote or very remote area.

Eligibility commenced from 1 January 2022 with any updates to outstanding HELP debts processed annually through the taxation system.

Program guidelines

In addition to establishing the program, the legislative amendments have enabled the development of secondary legislation in the form of *HELP Debtor Guidelines for Health Practitioners* (guidelines). The guidelines articulate the detailed eligibility requirements and administrative arrangements for the program, including the obligations for participants to realise the benefits of the Program. The Guidelines can be viewed [here](#).

Eligibility for medical practitioners

Be a graduate of a higher education provider with a recognised medical degree;

- Accumulate a HELP debt for that qualification;
- Have an outstanding HELP debt for all or part of that qualification;
- Have successfully completed their internship and received registration as a medical practitioner from the appropriate authority/authorities to practice and has completed Post -Graduate Year 3 (PGY3) or higher.

Eligibility for nurse practitioners

- Graduate from a Nursing and Midwifery Board of Australia (NMBA)-approved program of study leading to endorsement as a nurse practitioner (Master's Degree level at a minimum);
- Accumulate a HELP debt for that qualification;

- Have an outstanding HELP debt for all or part of that qualification;
- Have received endorsement as a nurse practitioner by the NMBA.

Obligations

From 1 January 2022, the Government will **eliminate [100%]** an eligible individual's outstanding HELP debt from the time they:

- reside in and provide services (i.e. eligible work) in a rural, remote or very remote location – as classified under the Modified Monash Model – for a required amount of time, as follows:
 - MM 6-7: Half the length of degree/program of study
 - MM 3-5: Full length of degree/program of study
 - Noting that the standard degree length for medicine is 4 to 6 years, and the standard additional program of study length for a nurse practitioner is 2 years.
- work in a General Practice a minimum of 24 hours per week during that time.

Partial elimination [50%] is available once half the required amount of time is completed.

Also, from 1 January 2022, doctors and nurse practitioners will be eligible for a **waiver of indexation** on outstanding HELP debts for the period they reside in and complete eligible work in a rural, remote or very remote area.

Table 1: example pathways to achieving Program milestones

Geographic location	Medical Practitioner [6 year degree]	Medical Practitioner [4 year degree]	Nurse Practitioner [2 year degree]	Outstanding HELP debt reduction
MM3-5	3 years	2 years	1 year	50%
MM3-5	6 years	4 years	2 years	100%
MM6-7	1.5 years	1 year	0.5 years	50%
MM6-7	3 years	2 years	1 year	100%

Frequently asked questions

What if I have already paid my HELP debt in part or in full? Can I get reimbursed?

No. The program will only be available to eligible doctors and nurse practitioners who have an outstanding HELP debt at the time they commence eligible work on or after 1 January 2022.

What if I am already working in an eligible location, will my outstanding HELP debt be reduced?

Eligibility under the program commenced on 1 January 2022. From that date, if you reside in and complete eligible work for the required amount of time, you will have your outstanding HELP debt reduced in accordance with the Program obligations.

Doctors and nurse practitioners will also be eligible for a **waiver of indexation** on outstanding HELP debts for the period they reside in and complete eligible work in a rural, remote or very remote area.

Do I keep repaying my HELP debt while I am working in an eligible location?

Yes. Your obligation to make compulsory repayments towards your outstanding HELP debt remains while you are completing eligible work. Once program obligations are achieved – being 50% of required amount of time and thereafter 100% of the required amount of time – any compulsory repayments that have been made from 1 January 2022 to that point will be refunded through the taxation system.

I completed university studies prior to my course of study in medicine. Will I be eligible for a HELP debt reduction for that degree (or units)?

No. The Program offers a reduction in the outstanding HELP debt for the course of study in medicine at an Australian university. No HELP debt reduction is available for other degrees (or units) completed before, or after, the course of study in medicine.

The *Higher Education Support Act 2003* defines a course of study in medicine for the purposes of allowing the upper limit of HELP entitlement. Course of study in medicine means a course of study, completion of which would allow provisional registration as a medical practitioner by an authority of a State, a Territory or the Commonwealth.

I completed university studies prior to my NMBA-approved program of study. Will I be eligible for a HELP debt reduction for that degree (or units)?

No. The Program offers a reduction in the outstanding HELP debt for the Nursing and Midwifery Board of Australia (NMBA)-approved program of study leading to endorsement as a nurse practitioner. No HELP debt reduction is available for other degrees (or units) completed before, or after, the NMBA-approved program of study.

I now understand what the HELP debt reduction will apply to under the Program. How will the waiver of indexation on my outstanding HELP debt work?

From 1 January 2022, doctors and nurse practitioners will be eligible for a waiver of indexation on outstanding HELP debts for the period they reside in and complete eligible work in a rural, remote or very remote area.

The waiver of indexation will apply to all of the participant's outstanding HELP debt.

How do I access the program?

Whilst eligibility commenced on 1 January 2022, the departments are currently working through the application process and will advise in due course the application process on the Department of Education's website.

The Guidelines outline the processes for you to demonstrate that you meet eligibility requirements and have commenced eligible work. After an assessment is approved, applicants will be informed of their outcome within the legislative timeframe, and in parallel the Australian Taxation Office (ATO) will be advised to apply a waiver of indexation on the applicant's HELP debt.

Upon demonstrating achievement of program milestones (i.e. achievement of 50% and 100% of the required period of eligible work), the ATO will be advised to reduce the outstanding HELP debt amount through your tax assessment.

I am in the Bonded Medical Program – or one of the two legacy schemes – am I eligible for the HELP debt remittance?

Yes. As a Bonded Medical Program or legacy scheme (the Medical Rural Bonded Scholarship Scheme and the Bonded Medical Places Scheme) participant, you can accrue the benefits of this program provided you meet the eligibility criteria and achieve program requirements.

Are full fee paying students (FEE-HELP) eligible?

Yes. As long as you meet the eligibility criteria and achieve program requirements.

Are other health professions eg psychiatrists or physiotherapists eligible? If not, why not?

No. The HELP for rural doctors and nurse practitioners program builds on programs and incentives already in place to encourage privately practicing doctors and nurse practitioners to live and work in rural, remote or very remote areas of Australia. This program will encourage relocation and retention of eligible doctors and nurse practitioners in these areas.

The Government continues to look for ways to improve access to primary care services for all Australians – and will evaluate the impact of this initiative on attracting and retaining doctors and nurse practitioners.

This will assist in considering whether this type of intervention might be useful for attracting and retaining other types of privately practicing health professionals.

Prospective participant case studies

Case Study #1

Dr Singh graduated with an MBBS from the University of New South Wales at the end of 2018. Dr Singh successfully completed PGY2 by the end of 2020 and commenced on the Australian General Practice Training (AGPT) Program in 2021 in a hospital training term. They commence their community general practice training terms from 2022.

Dr Singh is on the rural pathway of the AGPT, and, consistent with that program, will complete all of their general practice training in Modified Monash (MM) 2-7 locations. They have chosen the rural pathway as they want to gain experience in rural general practice and also realise that this will allow them to accrue the benefits available under this HELP debt reduction initiative.

Dr Singh is planning to undertake their first two general practice training terms (GPT1 and GPT2) in Broken Hill, an MM 3 location, and Parkes, an MM 4 location, commencing on 1 February 2022.

Having completed a 6 year degree, if Dr Singh is to complete eligible work in an MM3-5 location, they will need to complete 6 years to achieve a 100% reduction in their outstanding HELP debt.

Dr Singh hopes to finish their training full-time in Orange (MM 3) in 2023 and stay on, practising full time as a qualified GP in the Orange community. Given Dr Singh has met the eligibility criteria and will be working as a full-time GP in MM 3-4 locations throughout their training and beyond, they will be eligible for:

- A waiver of indexation of the outstanding HELP debt from 1 February 2022
- A 50% reduction of outstanding HELP debt by 1 February 2025
- A 100% reduction of outstanding HELP debt by 1 February 2028

Case Study #2

Alex recently graduated from the Master of Nursing (Nurse Practitioner) program at the University of Sydney. She has also been endorsed by the Nursing and Midwifery Board of Australia after meeting the requirement for the registration standard for endorsement as a nurse practitioner.

Alex's endorsement as a nurse practitioner can be found on AHPRA's register of practitioners.

Alex has indigenous heritage and feels a strong connection to country. She has secured employment with the Aboriginal Community Controlled Health Service (ACCHS) in Bourke, New South Wales, to provide primary care services to the local Aboriginal community. Bourke is classified as MM 7, so allows her to maximise the benefits available under this HELP debt reduction initiative.

Alex is planning to move to Bourke in March 2022 and will commence working with the ACCHS on 4 April 2022.

As Alex has completed a 2 year degree she will need to complete 1 year of eligible work to achieve a 100% reduction in her outstanding HELP debt.

Alex will be eligible for:

- Waiver of indexation of her outstanding HELP debt from 4 April 2022
- 50% reduction of her outstanding HELP debt by 4 October 2022
- 100% reduction of her outstanding HELP debt by 4 April 2023.

Case Study #3

Dr Brown graduated from the James Cook University medical program at the end of 2017. Following graduation, Dr Brown completed an internship in a metropolitan hospital in Brisbane. Dr Brown then spent three more years working in various Brisbane hospitals, however realised that they did not find metropolitan hospital work fulfilling, and that they wanted to pursue a career as a rural generalist. Dr Brown was originally from a rural community in Western Queensland, and had seen first-hand the work of rural generalists in providing communities with a broad range of medical services, while maintaining continuity of care.

At the beginning of 2022, Dr Brown plans to relocate to Cloncurry, an MM 6 location close to their hometown of Mt Isa. They have successfully applied for the Australian College of Rural and Remote Medicine's Independent Pathway and will begin to work towards fellowship in general practice on this program, commencing on 17 January 2022.

Having completed a 6 year degree, if Dr Brown is to complete eligible work in an MM6-7 location, they will need to complete 3 years to achieve a 100% reduction in their outstanding HELP debt. Dr Brown has caring responsibilities and works reduced hours, however they will still meet the minimum level of MBS billed services in their 28 clinical hours per week.

Given that Dr Brown meets the eligibility criteria, and will be working in a general practice in an MM 6 location from 17 January 2022, they will be eligible for:

- Waiver of indexation of the outstanding HELP debt from 17 January 2022
- 50% reduction of outstanding HELP debt by 17 July 2023
- 100% reduction of outstanding HELP debt by 17 January 2025.