

THE BONDED MEDICAL PROGRAM

Student Information Booklet

June 2024

This updated Student Booklet provides an overview of the Bonded Medical Program (the Program) which commenced on 1 January 2020.

**The Australian Government’s stronger rural health strategy includes a $550 million investment to improve the health of people living in rural, regional, and remote Australia.**

The Strategy supports the distribution of the health workforce through a range of incentives to give doctors more opportunities to train and practice in rural and remote Australia. The Bonded Medical Program is one of these incentives.

The Bonded Medical Program gives a Commonwealth Supported Place (CSP) in a course of study in medicine at an Australian university to participants who commit to working as medical practitioners in a regional, rural or remote community after graduation.

This booklet includes information on the Bonded Medical Program.

It covers:

* how to apply or opt in
* accepting a bonded medical place
* obligations after you graduate
* choice of locations for your return of service, and
* where to go for support and further information.

For more information about the legislation which supports the Program please refer to the following resources available online:

* [Part VD of the *Health Insurance Act 1973*](https://www.legislation.gov.au/Details/C2021C00285)
* [*Health Insurance (Bonded Medical Program) Rule 2020*](https://www.legislation.gov.au/Details/F2019L01513)
* Information about your privacy can be found at: [*Privacy Act 1988*](https://www.legislation.gov.au/C2004A03712/latest/text)

Information in this booklet is published as a guide only. Please refer to the *Part VD of the Health Insurance Act 1973* and *Health Insurance (Bonded Medical Program) Rule 2020* (links above) for further details.

More information is also available on the Department of Health and Aged Care website: <https://www.health.gov.au/>

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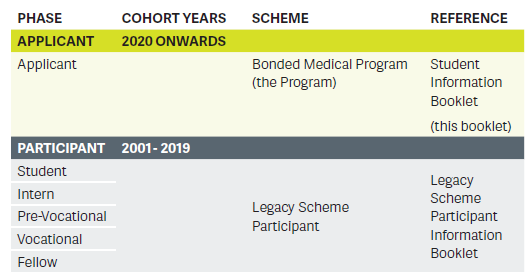
# The Bonded Medical Program

The Bonded Medical Program (the Program) provides students a Commonwealth Supported Place (CSP) at an Australian university in return for a commitment to work in eligible regional, rural and remote areas for a period of 156 weeks (3 years) once they have completed their course of study in medicine at an Australian university.

Participants of the Medical Rural Bonded Scholarship (MRBS) Scheme and the Bonded Medical Places (BMP) Scheme can decide whether to opt in to the new statutory scheme. The MRBS and BMP schemes are closed to new participants.

# Work out if this booklet is for you

Applicants and Students from 2020 onwards, the booklet is for you. Participants in legacy programs from 2004-2019 should refer to the Legacy Scheme Participant Information Booklet.



# How to Apply

Australian universities that participate in the Program will offer bonded places to students.

Entrance requirements are the same for all students applying for a medical place as specified by the university.

The Program is available to eligible students who have been accepted into a course of study in medicine at an Australian university.

**Do I have to come from a rural or remote area to be eligible for the Program?**

No. The Program is open to all first year medical students who are eligible for a CSP.

After you submit your application to study medicine, the selection process for a bonded CSP is determined by the participating university. If you require further information on the application processes used by the universities, please contact the relevant university directly.

**Will I have to pay the HECS-HELP?**

Yes. You will be responsible for your HECS-HELP debt.

Further advice on your individual income and HELP repayments can be obtained from the Department of Education, Skills and Employment student enquiry line on free call 1800 020108 or [www.studyassist.gov.au](http://www.studyassist.gov.au).

**Will I receive a scholarship with my place under the Program?**

No. There is no scholarship associated with the Program. However, you may apply for other scholarships.

# Accepting a place in the Bonded Medical Program

Students who accept a bonded CSP in a course of study in medicine at an Australian university must agree to participate in the Program.

The conditions and requirements of the Program are legally binding. More information about the details and obligations of accepting a bonded medical place can be found in Part VD of the Health Insurance Act 1973 (Act) and the Health Insurance (Bonded Medical Program) Rule 2020 (Rule).

**Your deadline for agreeing to participate in the Bonded Medical Program is 30 June in your first year of study. To register your agreement, you will need to use the online Bonded Return of Service System (BRoSS).**Acceptance checklist

✓ Upon receiving your firm offer from your university or your approval to opt in, check your email for the instructions on how to sign in to BRoSS using your myGov account.

✓ Sign in to BRoSS and check that your personal details are correct (update if required)

✓ Read the Learn and Plan section and any additional information provided to make sure you understand what it means to participate in the Program

✓ Read Part VD of the *Health Insurance Act 1973* <https://www.legislation.gov.au/latest/C2018C00319>

✓ Read the *Health Insurance (Bonded Medical Program) Rule 2020* <https://www.legislation.gov.au/latest/F2019L01513>

✓ Seek legal advice prior to agreeing to participate.

✓ Agree to participate in the Program in the sign up section

✓ Receive a confirmation email from BRoSS

Once you have agreed to participate you are now a Bonded Participant under the Program.

# Bonded Return of Service System (BRoSS)

BRoSS is the online system which will assist Bonded Participants to plan, monitor and manage their own obligations under the Program.

Information entered into BRoSS will be used to send email notifications and reminders to assist participants in managing their Program obligations. BRoSS has extensive in-system guidance, notifications and messaging so participants know where they are up to in the Program and what is coming up next for them.

Bonded Participants will be responsible for ensuring their BRoSS record is up-to-date and that it contains information about the milestones and events they have achieved so these count towards meeting their obligations.

BRoSS has been built to incorporate the latest and most effective security and personal information authentication processes. BRoSS complies with the *Privacy Act 1988.*

# When do I have to sign in to BRoSS?

You must register a RoSO plan no later than the day you finish your course of study in medicine at an Australian university. Then you must log in to BRoSS at least every 6 months from the completion date of your medical course to confirm or update your personal details or BRoSS record. .

You will also log in when you have a Program event to report. Reporting obligations are listed in sections 15 and 16 of the *Health Insurance (Bonded Medical Program) Rule 2020.*

Your personal information in BRoSS is safe. BRoSS complies with the *Privacy Act 1988*. It is designed with the latest and most effective security and personal information authentication.

**After 1 January 2020, if a university offers you a bonded CSP, you will automatically receive an email from the department providing applicant log in details to BRoSS.**

# Starting as an Applicant, becoming a Bonded Participant

Before accepting your place in the Program, you are considered an **Applicant.**

By agreeing to participate in the Program through BRoSS, you will automatically enter the Program and become a **Bonded Participant.**

You become a bonded participant on and from the day you agree to participate in the Program via BRoSS.

**You will remain a bonded participant until the day you complete your RoSO.**

## Do I have to sign a contract?

You only have to accept your offered place at university and agree to participate in the Program via BRoSS. You do not need to sign a written contract.

# Participant obligations

As a bonded participant, you have obligations under the *Health Insurance Act 1973.*

Bonded participants are bound by Part VD of the Health Insurance Act 1973 and must abide by the *Health Insurance (Bonded Medical Program) Rule 2020.*

You become a Bonded Medical Program participant if:

1. you reside in Australia;
2. you:
   1. are an Australian citizen; or
   2. hold a permanent visa;
3. you have been offered a place in a course of study in medicine at an Australian university;
4. the offer is subject to you participating in the Bonded Medical Program;
5. you have accepted that offer and you are enrolled in the course of study in medicine at that Australian university; and
6. you have agreed to participate in the Bonded Medical Program using a web portal maintained by the department.

For your information links to the Act and Rule are provided below:

* Part VD of the *Health Insurance Act 1973* <https://www.legislation.gov.au/latest/C2019A00070>
* *Health Insurance (Bonded Medical Program) Rule 2020* <https://www.legislation.gov.au/latest/F2019L01513>
* Information about your privacy can be found at: *Privacy Act 1988* <https://www.legislation.gov.au/latest/C2019C00241>

# Completion of medical course

As a bonded participant you agree to complete your medical course within the time frame requirements of your university.

You are able to access options offered to you by your university in regard to any changes you require, or request, to the period of time you need to complete your course of study.

If you defer and do not complete your medical course within the required time frame for whatever reason, you are still bound by all obligations under this Program.

## If I receive an offer of a bonded CSP from one university, will it be valid at another Australian university?

No. The bonded CSP is allocated and linked to the university making the offer of a Bonded Medical Program place. This means that if you are successful in receiving an offer of a Bonded Medical Program place from a university, it is only valid for that specific university.

## Can I defer the start of my medical degree?

Yes, provided your university agrees. Universities may allow you to defer starting your study after you have been offered a bonded CSP. It remains at the university’s discretion as to whether a bonded CSP would be offered to you when you commence your study in the following year.

# Return of Service Obligation (RoSO)

If you accept an offer in the Program, you receive a CSP in return for your commitment to work in eligible regional, rural, or remote areas for a period of 3 years (156 weeks) after you have completed your medical course. This is referred to as your Return of Service Obligation (RoSO).

## How long do I have to complete my RoSO?

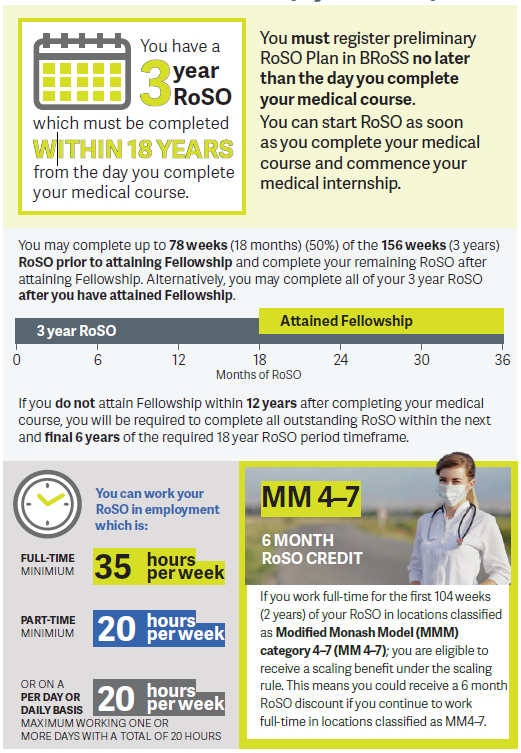
You are required to complete your RoSO within 18 years from the day you complete your course of study in medicine at an Australian university.

RoSO can be non-continuous, full-time, part-time, per day and fly-in/ fly-out work in eligible locations.

You have a wide range of options as to when, where and how you choose to complete your RoSO within the Program’s required time frame and requirements. The Program requirements about when and how you complete your RoSO are designed to be flexible, responsive and easy for you to self-manage as your circumstances change and your medical career develops.

**RoSO can be non-continuous, full-time, part-time, per day work and fly-in/fly-out.**

# RoSO time commitments (3 year RoSO)



# What counts as ‘eligible work’ under your RoSO

**Work which you would like to count towards your RoSO must be categorised as ‘eligible work’.**

‘Eligible work’ must meet certain requirements such as the type of professional service, the length of time you work in a location, and location eligibility.

There are no restrictions on the work that you undertake which you do not wish to count towards your RoSO during the 18-year period.

| **Will contribute to your ROSO** | **Will not contribute to your RoSO** |
| --- | --- |
| * Salaried professional service positions * Medicare billed service positions * After hours and deputising services * On call positions * Outreach positions delivering fly-in/fly-out services * Aeromedical services which provide aeromedical evacuation/ retrieval services to patients in eligible locations * Services delivered in an eligible location that are billed to a Medical Provider Number linked to a “Health Office” in either an eligible or non-eligible location * Telehealth services from an eligible location and delivered to an eligible location * Royal Australasian College of Medical Administrators Fellowship (RACMA) | * Clinical research positions * Academic teaching positions * Medical, hospital or organisational administrative work (except RACMA) * Clinical practice in a discipline other than medicine. For example if you were a nurse prior to medical school, doing locums as a remote area nurse will not count towards RoSO as a doctor |

# Work locations for RoSO

The Program applies one or more of the following geographic and workforce classifications to determine locations which are eligible for you to complete your RoSO:

* Modified Monash Model (MMM)
* Distribution Priority Areas (DPA) for General Practitioners
* Districts of Workforce Shortage (DWS) for Specialists other than General Practitioners

**As a bonded participant, you can use your BRoSS RoSO location checker to find which locations are classified as eligible for you to complete your RoSO.**

# More choice, more locations

Locations that are eligible to you will depend upon the year you enter the Program and where you are up to in your medical career.

Additional locations will become available when you commence vocational training in a medical specialty or have become a Fellow.

## From internship to completion of your 156 weeks (3 years) RoSO

You will be able to complete your RoSO in locations:

* classified as MM 2-7 when you entered the Program. These are also called your ‘point of entry locations’ and the location classification will be retained and recorded against your BRoSS record to use as eligible locations at any point during your participation in the Program.
* classified as eligible locations and you complete a RoSO Activity reducing your RoSO, the location is also retained and recorded in BRoSS and will be classified as a ‘quarantined location’ which will remain an eligible location for the duration of your participation in the Program.

AND

* reclassified as MM 2-7 after you have entered the Program due to periodic classification updates.
* If a location is classified as MM 2-7 within 6 months before you commence work at that location, your work can contribute to your RoSO.

## General Practitioner

You can choose from MM 2-7 locations plus you will be able to complete your RoSO in locations classified as a Distribution Priority Area (DPA) (excluding inner metropolitan areas\*).

## Specialist other than a general practitioner

You can choose from MM 2-7 locations plus you will be able to complete your RoSO in locations classified as a District of Workforce Shortage (DWS) (excluding inner metropolitan areas\*).

\* Locations in outer metropolitan or non-metropolitan areas which are classified as a DPA or a DWS (as relevant to your specialty) within 6 months of you commencing work at that location are eligible RoSO locations.

# How eligible locations are determined

## Modified Monash Model (MMM)

The department uses the MMM classifications to better distribute the health workforce in rural and remote areas. [Modified Monash Model | Australian Government Department of Health](https://www.health.gov.au/health-topics/rural-health-workforce/classifications/mmm)

The Modified Monash Model (MMM) is a geographical classification that categorises different areas in Australia into seven remoteness categories. It was developed to better target health workforce programs to attract health professionals to more remote and smaller communities. The MMM classifies metropolitan, regional, rural and remote areas according to geographical remoteness, as defined by the Australian Bureau of Statistics, and town size. MM 1 is a major city and MM 7 is very remote.

## Distribution Priority Areas (DPA) for General Practitioners

The new DPA system uses the best available data to identify those communities most in need of GP services.

* Inner metropolitan areas are automatically deemed non-DPA because these communities have the choice of multiple health service providers such as GPs, hospitals, nursing and allied health professionals. These major cities account for 70% of Australia’s population.
* Areas classified MM 2-7 are automatically deemed DPA. This includes small rural towns, remote communities and very remote communities.
* Northern Territory is automatically deemed DPA due to the unique challenges the Territory faces in recruiting and retaining health professionals.

[Distribution Priority Areas | Australian Government Department of Health](https://www.health.gov.au/health-topics/rural-health-workforce/classifications/dpa) are reviewed annually and can change throughout the year due to exceptional circumstance reviews.

# Districts of Workforce Shortage (DWS) for Specialists

A DWS is an area where people have poor access to specialist medical practitioners. [District of Workforce Shortage | Australian Government Department of Health](https://www.health.gov.au/health-topics/rural-health-workforce/classifications/dws)

An area is classified as DWS if its ratio of specialists to population is lower than the national average. Under the Program, inner metropolitan locations are not eligible for you to complete your RoSO.

## Can I complete my RoSO working at an Aboriginal Medical Service (AMS)?

Yes, you may complete your RoSO at an AMS if it is located in an eligible location.

**RoSO completed prior to changing specialties will still be counted. If Fellowship is not obtained within 12 years of graduating from medical school, then the remaining RoSO maybe completed without completion of Fellowship within the remaining 6 years of the 18 year time frame.**

# Changes to location eligibility

Updates to MMM, DPA or DWS will be automatically available in your BRoSS record. Location eligibility is updated regularly.

**You can continue to complete your RoSO in a location even if the location becomes ineligible due to a reclassification of the MMM, DPA or DWS during the time you work there.**

## What are some faster ways I can complete my RoSO?

If you work 2 years full time in MM 4-7 locations and have become a Fellow, and you continue to work full-time in those locations, you will be eligible to attract the scaling benefit. This provides credits towards your RoSO which can result in your 156 weeks (3 years) RoSO being reduced to 130 weeks (2 years and 6 months) if you continue to work full time in an eligible MM 4-7 location for 6 months.

**Once you have worked RoSO in a location, you can return to that location to complete further RoSO. These locations are called ‘quarantined locations’.**

# Extension of time to complete your RoSO

You can apply to the department for an extension of time to complete your RoSO only if you or a member of your family has a medical condition that prevents you from completing your RoSO in the required 18 years.

Your application must be received prior to completion of your 18 year period and you must provide evidence from the treating practitioner.

The Secretary of the Department of Health and Aged Care has the discretion to grant an extension. This would not normally extend the period to complete your RoSO by more than 104 weeks (2 years).

## If I take maternity leave or long service leave, can I get an extension of time to complete my RoSO?

No, periods of leave such as maternity and long service leave do not count as reasons for extension. 18 years is considered sufficient time to complete your RoSO.

# Bonded participant responsibilities

As a bonded participant, you are responsible for ensuring your BRoSS Record is up-to-date.

Information you provide in your BRoSS Record will be used to count how much RoSO you have worked.

Your RoSO Plan will record your proposed and confirmed locations and timeframes and how much RoSO you have completed.

You are required to:

## Notifiable Event Obligations

### Section 15(1):

within 6 months of the following events, participants must upload the following information and evidence to BRoSS.

### Section 15(2):

if a participant is unable to provide the evidence or information, they must upload a statutory declaration to BRoSS that:

1. explains why the relevant evidence or information cannot be obtained; and
2. attests the relevant information.

## Notifiable Event

Item 1 Name change

Item 2 Any change in the primary or secondary contact details, including phone number, email address or postal address

Item 3 Any change which impacts upon completion time of study in medicine

Item 4 Completion of study in medicine (i.e. graduation)

Item 5 Provisional registration with AHPRA

Item 6 Commencement of internship

Item 7 Completion of internship

Item 8 General registration with AHPRA

Item 9 Commencement of vocational training

Item 10 Attainment of medical specialisation.

## RoSO Reporting Obligations

### Section 16(1):

* a participant must, within the timeframes outlined below, upload the following information and evidence to BRoSS.

### Section 16(2):

* if a participant is unable to provide the evidence or information, they must upload a statutory declaration to BRoSS that:

1. explains why the relevant evidence or information cannot be obtained; and
2. attests the relevant information.

| Required information | Reporting timeframes |
| --- | --- |
| **Item 1 Participant must:**  Register a RoSO plan in BRoSS that proposes one or more eligible locations where the participant can complete their RoSO. | 1. **For students:**   no later than the study completion date   1. **For participants:**   within 3 months of opting into the new Program |
| **Item 2 Participant must:**  Provide evidence to confirm completed work in accordance with registered RoSO plan. | No later than 3 months after a participant has completed work at an eligible location |
| **Item 3 Participant must:**   * update their RoSO plan * update expected completion date * upload evidence verifying any changes to terms of work | No later than 3 months after participant changes the expected completion date of work in eligible location |
| **Item 4 - Participant must:**  Confirm or update the details of their RoSO plan | 1. **For students:**   every 6 months from the completion date of the participant’s course of study in medicine.   1. **For participants:**   every 6 months from the participant’s date of opt in to the new Program |

# Withdrawal from the Program or breach of obligations

If you decide to withdraw, you are required to confirm your withdrawal via your BRoSS Record.

* If you withdraw prior to the census date of your second year of study of your medical course, you are not required to repay the cost of your CSP in your medical course.
* If you withdraw after the census date of your second year of study of your medical course, you will be required to repay the CSP cost of the semesters of study you have completed, and/ or commenced. If, for example, you complete 2 years of your medical course, you would be required to pay for 2 years of study.
* If you withdraw from the Program after you have completed your medical course and after you have worked some of your RoSO, your repayment will be reduced by the proportional amount of RoSO you have completed at the time you withdraw.

Breach of obligations

If you do not complete your 156 weeks (3 years) RoSO within the required time frame of 18 years, you will be in breach of Program conditions and will be bound by all obligations under this Program.

# Repayment amounts

Repayments are recoverable from you and interest may be applied. The repayment amount applicable to your circumstances will be calculated and available to you in your BRoSS record. The repayment amounts for each year of the medical course are available on the Department of Education, Skills and Employment website at

[Funding Clusters and Indexed Rates - Department of Education, Australian Government](https://www.education.gov.au/higher-education-loan-program/approved-hep-information/funding-clusters-and-indexed-rates) (refer to the Commonwealth contribution amount for the funding cluster that includes medicine for each year you attended university).

## How much will I have to repay?

The calculation is in the *Health Insurance (Bonded Medical Program) Rule 2020*. https://www.legislation.gov.au/F2019L01513/latest/text

You will no longer be a bonded participant, if you:

* Do not complete your RoSO within 18 years of completing your course of study in medicine and have not been provided an extension. If this occurs, you will be in breach of Program conditions
* Breach conditions of the Program
* Withdraw from the Program
* Complete the Program

## Request review of a decision

As a participant you are able to apply to the department for review of an original decision made by the department. Your application must be in writing and set out the reasons for your application and be made within 14 days of the original decision being made. You may withdraw your application at any time prior to the review being completed.

On completion of the review, you will receive written notice of the decision and advice on any right to have the decision reviewed by the Administrative Appeals Tribunal.

# Where to go for information and advice

There are many areas of support available to you while you are participating in the Program.

Rural Workforce Agencies Rural Workforce Agencies (RWAs) are funded by the department to identify the rural health workforce needs in their State or the Northern Territory.

Participants can contact an RWA for advice and guidance, such as:

* providing participants options and recruitment support for placement into rural roles that meet their RoSO
* information about professional development and support to enable participants to be part of a broader rural medical professional network
* information about accessing rural medical experiences during undergraduate and early career years and access to grants
* information about accessing rural medical experiences during undergraduate and early career years and access to grants

## Contact your local RWA to find out more:

|  |  |
| --- | --- |
| **New South Wales and ACT** | **NSW Rural Doctors Network** Website:<https://www.nswrdn.com.au/> Email: bondedsupport@nswrdn.com.au Phone: 02 4924 8000 |
| **Victoria** | **Rural Workforce Agency Victoria** Website:<https://www.rwav.com.au/> Email: info@rwav.com.au Phone: 03 9349 7800 |
| **Queensland** | **Health Workforce Queensland** Website:<https://www.healthworkforce.com.au/> Email: [Futureworkforce@healthworkforce.com.au](mailto:Futureworkforce@healthworkforce.com.au) Phone: 07 3105 7800 |
| **Western Australia** | **Rural Health West** Website:<http://www.ruralhealthwest.com.au/> Email: [info@ruralhealthwest.com.au](mailto:info@ruralhealthwest.com.au) Phone: 08 6389 4500 |
| **South Australia** | **Rural Doctors Workforce Agency** Website:<https://www.ruraldoc.com.au/> Email: [recruitment@ruraldoc.com.au](mailto:recruitment@ruraldoc.com.au) Phone: 08 8234 8277 |
| **Tasmania** | **HR Plus** Website:<https://www.hrplustas.com.au/> Email: [recruitment@hrplustas.com.au](mailto:recruitment@hrplustas.com.au) Phone: 03 6332 8600 |
| **Northern Territory** | **Northern Territory PHN** Website:[https://www.ntphn.org.au](https://www.ntphn.org.au/) Email: [ntphn@ntphn.org.au](mailto:ntphn@ntphn.org.au) Phone: 08 8981 5899 |

# Resources and contacts

**Department of Health and Aged Care website, BRoSS User Guides and fact sheets** at: https://www.health.gov.au/our-work/bonded-medical-program

## Legislation supporting the Bonded Medical Program

* Part VD of the *Health Insurance Act 1973*  <https://www.legislation.gov.au/C2004A00101/latest/text>
* *Health Insurance (Bonded Medical Program) Rule 2020* https://www.legislation.gov.au/F2019L01513/latest/text
* *Privacy Act 1988* https://www.legislation.gov.au/C2004A03712/latest/text

**Modified Monash Model** <https://www.health.gov.au/health-workforce/health-workforce-classifications/modified-monash-model>

**Distribution Priority Area** <https://www.health.gov.au/health-workforce/health-workforce-classifications/distribution-priority-area>

**District of Workforce Shortages for Specialists** [https://www.health.gov.au/health-workforce/](https://www.health.gov.au/health-workforce/health-workforce-classifications/district-of-workforce-shortage) [health-workforce-classifications/district-of-workforce-shortage](https://www.health.gov.au/health-workforce/health-workforce-classifications/district-of-workforce-shortage)

## Further information Contact the Department of Health and Aged Care:

* Telephone: 1800 987 104  
  (available Monday-Friday, 8:30 am-5:00 pm AEST/AEDT)

Email: [BondedMedicalProgram@health.gov.au](mailto:BondedMedicalProgram@health.gov.au) using the subject line:

‘[Scheme/Program] – [Participant name] – [Request type]’