

## Bonded Programs – Comparison Fact sheet (January 2025)

	Medical Rural Bonded Scholarship (MRBS) Scheme	Bonded Medical Places (BMP) Scheme	Bonded Medical Program (Statutory)
<b>What does it do?</b>	<p>MRBS Scheme aims to increase the number of qualified doctors working in regional, rural and remote areas. The MRBS scheme provided up to 100 CSPs in medicine each year at participating Australian universities with an attached scholarship. Participants signed a contract requiring them to work as a doctor in a rural or remote area for six (6) years once they have attained fellowship.</p> <p>The eligibility of locations uses the RRMA (1991) 3-7; RA (2006/2011/2016) 2-5.</p> <p>The MRBS Scheme was closed to new entrants after the 2015 academic year.</p> <p>MRBS Scheme participants do not have access to Bonded Return of Service System (BRoSS).</p>	<p>The Bonded Medical Places (BMP) Scheme provides a Commonwealth Supported Place (CSP) in medicine at an Australian university in exchange for participants working in an area of workforce shortage for:</p> <ul style="list-style-type: none"> <li>a length of time equivalent to the length of the medical degree for <u>many</u> participants who joined the scheme prior to 2016. Individual agreements and deeds of variation specify.</li> <li>12 months for new participants from 2016-2019</li> <li>Eligible locations are described in each individual deed of agreement and change based on the career phase.</li> </ul> <p>BMP Scheme participants do not have access to Bonded Return of Service System (BRoSS).</p>	<p>The statutory Bonded Medical Program was introduced in 2020. Terms and conditions are outlined in the Health Insurance Act 1972 and Bonded Medical Program Rule 2020. It provides a CSP in exchange for participants undertaking a 3-year RoSO in regional, rural and remote Australia.</p> <ul style="list-style-type: none"> <li>3 years RoSO must be completed within 18 years of finishing the medical course</li> <li>eligible locations include MM 2-7, DPA for General Practitioners, Outer Metropolitan DWS for all other specialities</li> <li>18 months RoSO can be worked pre-fellowship and 18 months post-fellowship</li> <li>if fellowship is not attained within 12 years of completion of the medical course, all RoSO must be completed within the subsequent and final 6 years of the required 18-year timeframe</li> <li>Existing MRBS and BMP Scheme participants can choose to opt in to the statutory Program</li> <li>Statutory Program participants self-manage their RoSO through the Bonded Return of Service System (BRoSS).</li> </ul>
<b>Terms and Conditions (milestone obligations)</b>	<p>Participants agreed to the following milestone obligations:</p> <ul style="list-style-type: none"> <li>to become a medical practitioner within 10 years of commencing the medical course</li> <li>to attain fellowship within 16 years of commencing the medical course</li> <li>commence RoSO within 12 months from attaining first fellowship</li> <li>complete a 6-year Return of Service Obligation (RoSO) in rural and remote areas <ul style="list-style-type: none"> <li>RoSO is continuous unless a deferral is put in place. Deferrals can be put in place to account for post-fellowship study, parental leave and life circumstances</li> <li>RoSO period is 20 hours per week (or 80 hours over the month) for 9 months of the calendar year. Working no less than 3 months in any 6-month period</li> <li>not to work outside eligible locations between the date of fellowship and the date they complete the RoSO</li> </ul> </li> <li>MRBS participants cannot commence their RoSO until they have attained fellowship</li> </ul>	<p>Participants agreed to the following milestone obligations:</p> <ul style="list-style-type: none"> <li>to become a medical practitioner within 10 years of commencing the medical course</li> <li>to attain a fellowship within 16 years of commencing the medical course</li> <li>For 2004-2015 participants, to complete their RoSO duration: <ul style="list-style-type: none"> <li>RoSO period is 20 hours per week (or 80 hours over the month) for 9 months of the calendar year. Working no less than 3 months in any 6-month period</li> <li>pre-fellowship work must be completed in a minimum of 12-week blocks of full-time work</li> </ul> </li> <li>For 2016-19 participants, to complete 12 months RoSO within 5 years of commencing their RoSO or attaining fellowship. <ul style="list-style-type: none"> <li>RoSO must be completed on a full-time basis, in periods of at least 10 weeks.</li> </ul> </li> <li>Up to 50% of the RoSO can be completed prior to fellowship attainment.</li> <li>to commence RoSO within 12 months of attaining fellowship.</li> <li>not to work outside eligible locations between the date of fellowship and the date they complete the RoSO.</li> </ul>	<p>Participants agreed to the following milestone obligations:</p> <ul style="list-style-type: none"> <li>3-year RoSO completed in eligible locations within 18 years from the end of the medical degree</li> <li>up to 18 months of RoSO can be completed pre-fellowship</li> <li>if a participant reaches the 12th year marker and has not attained fellowship the participant can complete all remaining RoSO as a non-Fellowed medical practitioner</li> <li>To notify the department and provide evidence of milestones and RoSO events through the BRoSS portal</li> <li>RoSO can be started in the intern phase and completed non-continuously via the daily rate (7.5 hours a day), part-time (a minimum of 20 hours per week) or full-time (35 hours or more a week). <ul style="list-style-type: none"> <li>Once a participant reaches 20 hours in the week the RoSO will be reduced by 1 week</li> <li>Additional hours worked above 35 hours in a week do not accrue and will not further reduce the RoSO</li> <li>Eligible full-time RoSO work for 24 months in MM4-7 locations may attract scaling discounts from the 25th month. A participant can reduce their 3-year RoSO by 6 months in total</li> </ul> </li> <li>2016-2019 BMP Scheme participants who opted into the statutory Program retain their 12-month RoSO. RoSO must be completed on a full-time basis and maybe completed in a series of periods of at least 10 consecutive weeks.</li> </ul>
<b>Timeframes</b>	<ul style="list-style-type: none"> <li>There are no completion timeframes for MRBS Scheme participants to complete the RoSO. Completion of the RoSO can be delayed by deferrals of milestone obligations.</li> <li>Deferrals can be put in place to account for post-fellowship study, parental leave and life circumstances.</li> </ul>	<ul style="list-style-type: none"> <li>There are no completion timeframes for the 2004-2015 BMP Scheme participants to complete their RoSO.</li> <li>2016-2019 BMP participants must complete the RoSO within 5 years of commencing the RoSO or 5 years after fellowship; noting that deferrals can be put in place to defer this obligation date.</li> <li>Deferrals can be put in place to account for post-fellowship study, parental leave and life circumstances.</li> </ul>	<ul style="list-style-type: none"> <li>Participants must complete the RoSO within 18 years from the end of their medical course.</li> <li>There are no deferrals of the RoSO to accommodate post-fellowship study, parental leave and life circumstances as 18 years is considered sufficient time to complete the RoSO without deferrals.</li> <li>RoSO can be extended by 2 years if the participant of a member of their family has a serious medical condition and can meet the evidential requirements outlined in section 13 of the Bonded Medical Program Rule.</li> </ul>
<b>Breach Implications</b>	<p>If participants breach the above terms and conditions of their contract they are:</p> <ul style="list-style-type: none"> <li>liable for the repayment of the scholarship amount (less any RoSO completed)</li> <li>subject to a 12-year Medicare ban and liable for any legislative debts that accrue as a result of Medicare benefits paid during the ban period (as per section 19ABA of the Health Insurance Act 1972).</li> </ul> <p>Under the MRBS Contract the delegate has the capacity to reduce the value of the scholarship repayment and reduce the length of the ban.</p> <p>Under the Health Insurance Act 1972, the Minister or their delegate may legislative debts incurred by MRBS Scheme participants. This is done on a case-by-case basis.</p>	<p>If participants breach the terms and conditions of their Agreement, including by withdrawing from the Scheme, they are liable for the repayment of the CSP (less any RoSO completed).</p> <p>Under the BMP Agreement the delegate has the capacity to reduce the value of the CSP repayment to zero. This is done on a case-by-case basis.</p>	<p>If participants breach the above terms and conditions of the Program:</p> <ul style="list-style-type: none"> <li><b>former MRBS participants</b> are liable for the repayment of the scholarship amount (less any RoSO completed) and receive a 6-year Medicare ban under section 124ZJ of the Act, making them liable for any legislative debts that accrue as a result of Medicare benefits paid during the ban period</li> <li><b>former Bonded Medical Places Scheme participants and statutory Bonded Medical Program participants</b> (i.e. students from 2020 onwards) are liable for the repayment of the CSP amount (less any RoSO completed).</li> </ul>