



Incentives and support for GPs, General Practices and other health professionals in MM 3 locations

The Australian Government funds a number of programs to provide incentives to encourage doctors and other health professionals to move to, and remain working in, regional, rural and remote Australia. Eligibility is generally based on the [Modified Monash Model](#) (MM) classification system. MM 3 encompasses large rural towns: Inner Regional (ASGS-RA 2) and Outer Regional (ASGS-RA 3) areas that are not MM 2 and are in, or within a 15km drive of a town between 15,000 to 50,000 residents.

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Name	Description	Incentives (financial and other)
Undergraduate Health Professional Support		
Puggy Hunter Memorial Scholarship Scheme (PHMSS)	The Program provides financial assistance and social, emotional and cultural well-being supports to Aboriginal and Torres Strait Islander undergraduate students studying health related disciplines in a university, TAFE, or Registered Training Organisation. Support is limited to entry level studies that lead or are on a direct pathway to registration or practice as a health professional. Research courses and postgraduate study is not supported.	<ul style="list-style-type: none">• A Full-time scholarship holder will receive up to \$15,000 per year.• Part-time scholarship holders will receive a maximum of \$7,500 per year for the duration of the course.
Indigenous Health Scholarship Program (IHSP)	The IHSP provides financial assistance and social, emotional and cultural well-being supports to Aboriginal and Torres Strait Islander students studying health-related disciplines.	<ul style="list-style-type: none">• Scholarships are \$5,000 annually for day-to-day expenses such as books and stationery.

Name	Description	Incentives (financial and other)
Bonded Medical 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 three years once they have completed their course of study in medicine at an Australian university.	The Bonded Medical Program commenced in 2020 and is a statutory program. Further information refer to the Bonded Medical Program Website . Roughly 800-900 are offered at 21 universities per year.
Rural Health Multidisciplinary Training (RHMT) Program	<p>The RHMT program aims to improve the recruitment and retention of medical, nursing, dental and allied health professionals through immersive clinical placements and academic campuses in rural and remote Australia.</p> <p>The RHMT program offers health students the opportunity to train in rural and remote communities via a network including:</p> <ul style="list-style-type: none"> • 20 rural clinical schools • 19 university departments of rural health • 6 dental faculties offering extended rural placements • the Northern Territory Medical Program <p>28 regional training hubs tasked with building medical training pathways within a region and guiding students and trainees through these pathways.</p>	The program supports health students in clinical placement opportunities in a rural and remote environment. This enables students to experience rural clinical training experiences and increases the likelihood of opting to work in rural and remote Australia. Approximately \$252 million per annum is provided to 23 universities through the RHMT. Commonwealth funding goes directly to the participating university. Scholarships and bursaries to individual students are at the discretion of each participating university.
Murray-Darling Medical School Network (MDMSN)	The establishment of the MDMSN was announced as part of the Stronger Rural Health Strategy in 2018 and consists of 5 rurally based university medical school programs in the Murray–Darling region of New South Wales and Victoria. The MDMSN allows medical students to study and train in this region. This reduces the need for them to move to metropolitan areas and are more likely to work in rural areas after graduating.	The MDMSN creates an end-to-end rural training experience, which reduces the need for students to move to metropolitan areas. Upon graduating, students are more likely to work in rural areas. Approximately \$6.4 million per annum in Commonwealth funding is being provided from 2022 to 2024 to participating universities. Scholarships and bursaries to individual students are at the discretion of each participating university.
HELP for Rural Doctors and	The Program will reduce outstanding Higher Education Loan Program (HELP) debt for eligible doctors and nurse practitioners who	HELP for Rural Doctors and Nurse Practitioners

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Nurse Practitioners	live and work in rural, remote or very remote areas of Australia.	Eligible doctors and nurse practitioners are encouraged to live and work in rural, remote or very remote areas of Australia, with an offer from the Government to reduce their outstanding HELP debt, provided they meet the eligibility criteria and their obligations to complete the required amount of work.
GP and Advanced Skills Training Support		
Australian General Practice Training (AGPT) Program	<p>The AGPT program provides fully subsidised GP training for junior doctors, with at least 50% training to occur in regional, rural and remote areas. In 2026, the AGPT program will deliver almost 1800 commencing places, increasing to almost 2000 commencing places per annum in 2028.</p> <p>Training support payments (National Consistent Payments) for eligible registrars, supervisors and training practices are tiered according to the MM region registrars train in, with greater support for training occurring in rural and remote areas.</p> <p>From 2026, all payments under the National Consistent Payments (NCP) Framework will be indexed.</p>	<p>AGPT participants are provided training support payments as follows:</p> <ul style="list-style-type: none"> • Registrar training on the program: \$3,425 per training term • Supervisors providing teaching: <ul style="list-style-type: none"> ○ \$4,800 - \$13,700 depending on the training term (limited to the first three training terms). • General Practice training practices: <ul style="list-style-type: none"> ○ \$9,500 - \$17,000 depending on the training term (limited to the first two training terms). • The AGPT Aboriginal and Torres Strait Islander Salary Support Program (SSP) payments to Aboriginal Community Controlled Health facilities: <ul style="list-style-type: none"> ○ Up to \$85 per hour (MM 3-5) or at the facility's set registrar hourly rate.
John Flynn Prevocational Doctor Program (JFPDP)	The John Flynn Prevocational Doctor Program (JFPDP) gives junior doctors the opportunity to live and work in rural communities by delivering both core and rural generalist primary care training rotations. Evidence shows doctors who train in rural and remote regions are more likely to remain there to live and work. The JFPDP aims to provide junior doctors with	The JFPDP program provides \$146.25 million (GST exclusive) (2022-23 to 2026-27) to support the delivery of rural primary care rotations for hospital-based prevocational doctors in MM 2-7.

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	positive exposure to rural primary care, encouraging them to choose general practice career pathways and strengthening rural training networks. From 1 January 2026, the JFPDP will be renamed and incorporated under the Australian Primary Care Prevocational Program (APCPP).	
Private Hospital Stream (PHS)	The objective of the Junior Doctor Training Program - PHS is to expand training places in the private hospital sector, with a strong focus on supporting training for junior doctors in rural, regional, and remote areas (MM 2-7). This includes fostering partnerships between private hospital providers, rural public hospitals, and other rural training settings (such as Aboriginal Medical Services) working as part of expanded training networks.	The PHS is a key element of the Stronger Rural Health Strategy announced in the 2018–19 Budget. It committed to supporting up to 100 annual medical internships in 2019. From 2020 onwards, this commitment increased to 115 annual internships and up to 80 PGY2 and PGY3 places in participating private hospitals. The Australian Government's annual commitment is \$26 million per year.
Advanced Skills Training (AST) Posts Rural Generalists (RGs) and General Practitioners (GPs) Program (AST Program)	<p>Announced in the October 2022-23 Budget, the Australian Government is providing funding between 2023-24 to 2026-27 (3 training years) to partially subsidise 15 new hospital-based 12-month advanced skill training posts annually under the AST Program.</p> <p>The program funding can be used to support participants' training costs including salary, supervision, clinical/medical education and support and minor administrative expenses. AST posts can be in any AST discipline supported under the GP colleges' curriculums but must meet an identified community need. AST Program posts are available to eligible RG and GP registrars and fellows.</p>	<p>Funding of \$8.4 million between 2023–24 and 2026-27 to support the training posts, Administrator expenses and a comprehensive independent evaluation.</p> <p>The Department will provide up to \$150,000 for each 12-month AST post.</p>
General Practitioner Procedural Training Support Program (GPPTSP)	The GPPTSP is a competitive scholarship program aiming to incentivise and support GPs practising in MM3-7 locations to gain advanced skills in anaesthetics and obstetrics to improve access to maternity services for rural and remote communities. GPPTSP provides \$40,000 (GST exclusive) for up to 10 GP Fellows to gain an Advanced Certificate in Rural Generalist Anaesthesia	<ul style="list-style-type: none"> • \$40,000 per applicant who completes training. • Payments are in instalments with completion required within two years of commencing training.

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	(RGA), and up to 10 GP Fellows to gain the Royal Australian and New Zealand College of Obstetricians and Gynaecologists (RANZCOG) Associate Training Program (Advanced Procedural) (APTP).	
Remote Vocational Training Scheme (RVTS)	<p>The RVTS delivers structured distance education and supervision to doctors to support them in gaining fellowship of the Royal Australian College of General Practitioners and/or the Australian College of Rural and Remote Medicine while they provide general medical services. Supervision is facilitated remotely, and delivery caters to the unique needs of doctors working in remote communities by supporting them to achieve Fellowship through a distance education model. It allows training to be completed in an accredited post, without leaving your community.</p> <p>It has two trainee streams:</p> <ul style="list-style-type: none"> • The Aboriginal Medical Service Stream, providing training for doctors working in Aboriginal Community Controlled Health Services (MM 2-7). • The Remote Stream for doctors working in rural and remote Australia (MM 4-7). 	<ul style="list-style-type: none"> • Fully Government funded. • The provision of distance education and supervision to doctors to support them in gaining fellowship without travelling long distances or relocating. • Being on a College-approved training program will be mandatory before sitting Fellowship exams from 2022.
Remote Vocational Training Scheme (RVTS) Extended Targeted Recruitment Pilot	The RVTS Extended Targeted Recruitment pilot commenced in 2021 and aims to improve the attraction of GP trainees in rural and remote areas by including salary incentives to doctors as they train towards GP fellowship. The pilot will recruit up to 10 doctors, focusing on Aboriginal and Torres Strait Islander communities and rural and remote locations with high medical workforce need (Remote Stream MM 4-7, AMS Stream MM 2-7 with preference given to more remote locations).	<p>Salary support per placement by training year:</p> <ul style="list-style-type: none"> • Year 1 and 2 - \$155,040 • Year 3 - \$77,520.
Rural Generalist Training Scheme (RGTS)	RGTS is a four-year, fully funded stream of College-led Independent Pathway that leads to Fellowship of ACCRM (FACRRM). The RGTS delivers up to 100 places per year for registrars to undertake training to become Rural Generalists. Training is undertaken in	The RGTS provides a comprehensive Rural Generalist education program, an agile training environment, flexible options to meet the program requirements, and individualised training support.

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	MM 2-7 locations. From 2026, the RG places delivered through the RGTS program will be delivered through the AGPT program.	
Single Employer Model (SEM) Trials	<p>The Single Employer Model (SEM) Trials explore new approaches to employment arrangements for GP registrars to address key barriers to attracting and retaining the next generation of GPs.</p> <p>The Australian Government has committed to expanding SEM trials across MM 2-7 regions and areas of workforce need in Australia. There are trials currently operating in New South Wales, Tasmania, Queensland, South Australia and Victoria.</p>	The model allows GP trainees to be employed by one employer throughout their training rotations. This allows trainees to accrue and access employment entitlements (such as personal leave, recreation leave and parental leave) and increases certainty of training arrangements. It aims to attract more GP trainees by bridging the gap between hospital-based and community-based training placements.
Rural Procedural Grants Program (RPGP)	<p>The Rural Procedural Grants Program (RPGP) supports procedural GPs in rural and remote areas (MM 3-7) to attend relevant continuing professional development (CPD) activities. These activities are focused on skills maintenance and upskilling for procedural and emergency medicine (including emergency mental health) skills.</p> <p>Support is provided in the form of grant payments to assist with the cost of attending CPD activities.</p> <p>Under RPGP, grant payments are up to \$2,000 per day for face-to-face training, \$1,000 per day for online CPD training and from 1 October 2025, \$1,500 per day for hybrid CPD training (a combination of face-to-face and related online training).</p>	<p>Support provided to participants is capped at the following amounts per financial year:</p> <ul style="list-style-type: none"> • Procedural skills - up to \$20,000 per year • Emergency medicine - up to \$6,000 per year • Emergency mental health - up to \$6,000 per year.
Specialist Training Program (STP)	Seeks to extend vocational training for specialist registrars (trainees) into settings outside traditional metropolitan teaching hospitals, including regional, rural, remote, and private facilities. This includes support for 920 fulltime equivalent (FTE) specialist training places, 100 FTE Integrated Rural Training Pipeline places annually, as well as funding for the Tasmanian Project.	<p>Funds are available under the STP for the following activities:</p> <p>Salary support for trainees</p> <ul style="list-style-type: none"> • \$105,000 per annum (indexed annually from 2022) pro rata per FTE. <p>Rural Support Loading (RSL)</p> <ul style="list-style-type: none"> • \$25,000 per annum per eligible post, pro rata per FTE.

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	<p>The program aims to improve the quality of the future specialist workforce by providing non-GP specialty trainees with exposure to a broader range of healthcare settings.</p> <p>Funding for training posts is provided to health services as a contribution to specialist medical training (with the health service funding the remaining costs) via the relevant Specialist Medical College.</p>	<p>Private Infrastructure and Clinical Supervision (PICS)</p> <ul style="list-style-type: none"> • \$30,000 per annum per eligible private post, pro rata per FTE. <p>Support Projects</p> <ul style="list-style-type: none"> • \$100,000 base funding plus \$1,210 per post per annum. <p>Integrated Rural Training Pipeline</p> <ul style="list-style-type: none"> • Funding of up to \$150,000 per annum (indexed annually from 2022) pro rata per FTE. Funds can be used for IRTP salary support, RSL and PICS (if eligible). Up to 5% of funds may be retained by participating colleges to assist in IRTP post administration, subject to the agreement of the Department. <p>Tasmanian Project</p> <ul style="list-style-type: none"> • Indexed annually, pro rata per FTE.
Support for Rural Specialists in Australia	<p>Program helps specialists in rural and remote Australia access educational opportunities. It provides support and training via online learning programs, and grants to rural specialists to access training not available in their hometown.</p>	<p>\$3.2 million from 2022 to 2025 to the Council of Presidents of Medical Colleges to manage the SRSA program which provides grants of up to \$10,000 for rural specialists to complete their necessary CPD activities.</p>
Psychiatry Workforce Program	<p>The Psychiatry Workforce Program provides funding to attract medical graduates to the Psychiatry profession and support additional training posts including support for supervisors. These training posts are located in regional, rural and remote Australia. Further, the funding supports a rural psychiatry training pathway and network and advanced training in psychiatry for medical practitioners such as GPs and emergency medicine specialists to address mental health workforce shortages and maldistribution.</p> <p>Funding for psychiatry training and supervisor posts is provided to Health</p>	<p>Funding per training post is based on:</p> <ul style="list-style-type: none"> • a salary contribution of up to \$262,000 consisting of: <ul style="list-style-type: none"> ○ a base salary contribution of \$106,851 (for 1 FTE trainee) ○ a Private Infrastructure Clinical Supervision (PICS) allowance of \$30,452 for private settings (where applicable) ○ an RSL of \$25,000 for rural settings (MM 2-7) (where applicable)

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	Services as a contribution to specialist medical training (with the health service funding the remaining costs) via the Royal Australian and New Zealand College of Psychiatrists.	<ul style="list-style-type: none"> ○ supervisor contribution of up to \$91,355 (for 0.33 FTE), and ○ administration costs.
Pre-Fellowship Program (PFP)	<p>The PFP supports International Medical Graduates (IMGs) to gain general practice experience prior to joining a GP training pathway.</p> <p>To be eligible for a PFP placement the practices must also be located within a Distribution Priority Area (DPA). The PFP is not available at non-DPA locations unless:</p> <ul style="list-style-type: none"> • classified as an Aboriginal Medical Service (AMS); or • classified as an Aboriginal Community-Controlled Health Service (ACCHS). 	<p>The PFP allows doctors to offer services under Medicare and provides eligible IMGs with provisional or limited registration financial support for supervision, learning and development.</p> <ul style="list-style-type: none"> • Learning and development funding is scaled by level of supervision. • Supervision support payments are made quarterly in arrears and depend on MM location and supervision required.
General Practice Incentives and Support		
Workforce Incentive Program (WIP) - Doctor Stream	<p>The WIP-Doctor Stream provides financial incentives to encourage medical practitioners to practise in regional, rural and remote communities (MM 3-7).</p> <p>Incentive amounts are dependent on the MM classification and the amount of time spent working in the location.</p> <p>Non-vocationally registered (non-VR) doctors who are not on an approved training pathway receive reduced (80%) WIP-Doctor Stream payments.</p>	<p>Maximum payment values by year level for VR doctors and those on approved training pathways:</p> <ul style="list-style-type: none"> • Year 1 - \$0 • Year 2 - \$4,500 • Year 3 - \$7,500 • Year 4 - \$7,500 • Year 5 plus - \$12,000 <p>Maximum payments values by year level for non-VR doctors:</p> <ul style="list-style-type: none"> • Year 1 – \$0 • Year 2 – \$3,600 • Year 3 – \$6,000 • Year 4 – \$6,000 • Year 5 plus – \$9,600
Workforce Incentive Program (WIP) – Rural Advanced Skills Stream	<p>The WIP–Rural Advanced Skills provides financial incentives to encourage GPs and Rural Generalists to provide emergency care and/or advanced skills in regional, rural and remote communities (MM 3-7). It provides two annual incentive payments of up to \$10,500 each to eligible GPs and Rural Generalists working in primary care and</p>	<p>Payments recognise services delivered between 1 January 2023 and 31 December 2025.</p> <p>WIP–Rural Advanced Skills participants can apply for this payment up to three times per</p>

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	<p>using advanced skills in a range of other settings.</p> <p>Payments are based on the number of emergency or advanced skill rosters delivered and the location in which those rosters are provided.</p> <p>This incentive rewards investment in GP specialist qualifications, accredited training and credentials, and encourages more doctors with these advanced skills to work in rural and remote areas. It encourages GPs to consider the National Rural Generalist Pathway and Rural Generalists to broaden the range of services available to patients in rural communities.</p>	<p>stream for services provided during 2023, 2024 and 2025 calendar years.</p> <p>Annual payment values for MM 3 locations:</p> <ul style="list-style-type: none"> Stream One – Emergency Medicine services – up to \$4,000. Stream Two – Rural Advanced Skills services – up to \$4,000.
Workforce Incentive Program (WIP) – Practice Stream	<p>The WIP–Practice Stream provides financial incentives to support general practices with the cost of engaging nurses, midwives, Aboriginal and Torres Strait Islander health practitioners and health workers, and eligible allied health professionals in MM 1-7 locations.</p> <p>Practices in MM 3-7 locations are eligible to receive an additional rural loading on top of their incentive payment.</p>	<ul style="list-style-type: none"> Up to \$137,375.60 per annum for a single practice before applying rural loading. MM3 regions are eligible for an additional 30% rural loading.
Practice Incentives Program (PIP)	<p>The PIP incentives are available to support general practice activities that encourage continuing improvement and quality of care, enhance capacity and improve access and health outcomes for patients. It is administered by Services Australia on behalf of the Department of Health.</p> <p>There are currently seven incentives under the PIP:</p> <ul style="list-style-type: none"> eHealth (e-PIP) Teaching Indigenous Health (IHI) GP Procedural After Hours Quality Improvement (PIPQI) and Rural Loading: To be eligible for rural loading, the main practice must be located in RRMA 3-7 (rural and remote 	<p>Rural Loading:</p> <ul style="list-style-type: none"> RRMA 1 - 0% RRMA 2 - 0% RRMA 3 - 15% RRMA 4 - 20% RRMA 5 - 40% RRMA 6 - 25% RRMA 7 - 50% <p>For further information on incentives and payments, please refer to individual Guidelines available at: Practice Incentives Program.</p>

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	zones). The rural loading is automatically applied to PIP payments.	
Rural Bulk Billing Incentive	<p>Rural Bulk billing incentives (RBBi) are MBS payments to medical practitioners who provide bulk billed services to people with a Commonwealth concession card and children under 16 years of age.</p> <p>From 1 November 2025 eligibility will be expanded to include all Medicare-eligible patients. This is part of the Government's \$7.9 billion investment, which also includes establishment of the Bulk Billing Practice Incentive Program, to improve access to bulk billed services.</p> <p>Medical practitioners practising in rural and remote communities are able to access increased RBBi when working in rural and remote communities. RBBis increase with remoteness based on the MM classification of the location.</p> <p>The MBS benefit for RBBis available in MM 3 locations are approximately 160% of the benefit available in metropolitan areas.</p> <p>Since 1 November 2023, the RBBi rate tripled for a range of general practice consultation items. These include:</p> <ul style="list-style-type: none"> • All face-to-face general attendance consultations that are: <ul style="list-style-type: none"> ○ longer than 6 minutes (that is Levels B, C, D and E), ○ in any location (in and out of consulting rooms, residential aged care facilities), and ○ at any time (business and after-hours items). • MBS Level B video and telephone general attendance consultations. • Video and telephone consultations that are: <ul style="list-style-type: none"> ○ longer than 20 minutes (Levels C, D and E (video only)) and ○ the patient is registered with the practice through MyMedicare. 	<p>The values of MBS RBBi are scaled and increase based on the remoteness of the general practice, using the MM.</p> <p>Further information on the upcoming BBI changes, including reference tables by MM can be found on MBSOnline at MBS Online – Bulk Billing Incentives - Changes to Eligibility.</p>

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	<p>The standard RBBI payments will continue to be available for doctors to co-claim when bulk billing:</p> <ul style="list-style-type: none"> • MBS Level A (and equivalent) general attendance consultations; • Level C, D and E video general attendance consultations where the patient is not enrolled in MyMedicare; and • All other relevant MBS unreferred services, for example: <ul style="list-style-type: none"> ○ chronic condition management items ○ Better Access mental health items ○ eating disorder items ○ health assessments ○ minor procedures. <p>To claim the BBI for telehealth services, the practice location associated with the provider number is used regardless the MM location of the patient.</p> <p>However, for the after-hours BBIs (10992 and 75872), both the practice and patient MM location are considered. However, these items can only be claimed with specific after-hours MBS items in limited circumstances.</p> <p>For further information please see MN 1.1.</p>	
General Practice in Aged Care Incentive	<p>The General Practice in Aged Care Incentive aims to improve access to quality, proactive general practice care for older people who live in aged care homes by incentivising proactive visits, regular, planned reviews and coordinated care planning.</p> <p>Primary care providers and practices registered in MyMedicare receive incentive payments for providing their MyMedicare registered patients who permanently live in residential aged care homes with care planning services and regular visits.</p> <p>Rural loadings apply to provider and practice incentive payments for practices located in MM 3- 7.</p>	<p>Practices and providers eligible for the General Practice in Aged Care Incentive payment are paid:</p> <ul style="list-style-type: none"> • \$300 per patient, per year (75 per patient, per quarter), paid to the Responsible Provider. • \$130 per patient, per year (\$32.50 per patient, per quarter), paid to the practice. <p>Rural Loading:</p> <p>MM 3 - 20%</p> <p>MM 4 - 30%</p> <p>MM 5 - 30%</p> <p>MM 6 - 50%</p>

Name	Description	Incentives (financial and other)
		MM 7 - 50%
Primary Care Workforce Support Program (PCWSP)	<p>Rural Workforce Agencies in each State and the Northern Territory, in MM1 DPAs and MM2-7 are funded to deliver a range of activities aimed at addressing the maldistribution of the health workforce through the following program elements: Access; Quality; and Sustainability.</p> <p>Grants to health professionals can include:</p> <ul style="list-style-type: none"> • Recruitment costs or as incentives • Orientation expenses • Relocation expenses to move to a rural area • Locum support • Assist with access to continuing professional development opportunities. <p>An annual Health Workforce Needs Assessment (HWNA) is completed by each RWA to determine areas where support is required.</p>	RWAs are consortium members funded bi-annually to implement their recruitment, access and sustainability activities.
Rural Locum Assistance Program (RLAP)	The RLAP provides targeted locum support in MM 2-7 locations. It enhances the ability of nurses, allied health professionals, Rural Generalists, GP obstetricians, GP anaesthetists, and specialists (obstetricians and anaesthetists) to take leave for recreation or to undertake continuing professional development (CPD). Support covers the costs of travel, accommodation, travel allowance and incentives for locums.	<p>Support includes the costs of travel, accommodation, travel allowance and incentives for locums.</p> <p>Eligible professions can take planned leave and undertake CPD.</p>
Remote Northern Territory Locum Program (RNTLP) Formerly the Remote Area Health Corps (RAHC)	The RNTLP places locum health professionals in remote Northern Territory communities. Placements are available for general practitioners, registered nurses and allied health professionals.	Support includes the cost of travel, necessary education and training and the cost of recruitment.
Premium Support Scheme (PSS)	The PSS is an Australian Government scheme that helps eligible medical practitioners with the costs of their medical indemnity insurance. Eligible medical	The PSS is designed to ensure that if a medical practitioner's gross medical indemnity costs exceed 7.5% of his or her gross private medical

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	<p>practitioners continue to see the benefit of the PSS through reductions in the level of premiums charged to them by their medical indemnity insurers. The Australian Government makes payments to medical indemnity insurers for the PSS.</p> <p>Eligibility for the PSS:</p> <ul style="list-style-type: none"> • A medical practitioner whose gross medical indemnity costs exceed 7.5% of estimated gross income from private billings; or • A procedural General Practitioner in a rural area (MM 3-7); or • A medical practitioner with no income for private medical practice who has run off or retroactive cover connected to previous paid private medical practice. 	<p>income, he or she will receive a government subsidy of 60% towards the cost of the premium beyond that threshold limit.</p> <p>Procedural GPs working in rural areas are eligible for the PSS regardless of whether they meet other PSS eligibility criteria. The PSS will cover 75% of the difference between premiums for these doctors and those for non-procedural GPs in similar circumstances (i.e., similar location, income, and insurer).</p>
Support for Overseas Trained Doctors		
5 Year Overseas Trained Doctor Scheme	<p>The Five Year Scheme encourages overseas trained doctors (OTDs) and Foreign Graduates of Accredited Medical Schools (FGAMS) to work in regional, rural and remote locations by allowing a reduction of moratorium time (i.e., the time they must work in a Distribution Priority Area (DPA) or District of Workforce Shortage (DWS) location). The time reduction increases the more rural or regional the doctor practices in.</p> <p>Doctors on the Scheme are required to complete a "return of service" of between 3-5 years in an eligible rural or remote community, in agreed locations.</p> <p>To qualify for a non-location specific exemption (i.e., time "off" their moratorium), each Five Year Scheme participant must:</p> <ul style="list-style-type: none"> • complete a return of service of between three and five years in an eligible regional or remote DWS community; • obtain Fellowship of either the Royal Australian College of General Practitioners or Australian College of 	<p>Non-location specific exemption for the agreed period of their remaining moratorium time.</p>

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	<p>Rural and Remote Medicine during the return of service; and</p> <ul style="list-style-type: none"> become an Australian permanent resident (make a permanent commitment to Australia). 	
Multidisciplinary Support (including Nursing and Allied Health Programs)		
Health Workforce Scholarship Program (HWSP)	<p>The Health Workforce Scholarship Program (HWSP) provides scholarships and bursaries to eligible health professionals working in rural locations to maintain and expand their skills.</p> <p>Demand for scholarships is very high and there are limited scholarships available. Each Rural Workforce Agency (RWA) identifies their local health workforce and skills needs through an annual assessment. This assessment outlines the health workforce priorities for the state or territory, includes the development of a list of eligible professions for the HWSP and assists in determining the allocation of scholarships and bursaries.</p> <p>Eligible locations include:</p> <ul style="list-style-type: none"> primary health care in MM 1-2 locations only if employed by an Aboriginal Medical Service or Aboriginal Community Controlled Health Organisation; or primary health care in MM 3-7 locations. 	<ul style="list-style-type: none"> Scholarship - Students receive \$10,000 per year for 2 years. Bursary - Covers the cost of training, accommodation, travel or course fees and/or cover or partially cover training related expenses.
Rural Health Multidisciplinary Training (RHMT) Program	<p>The RHMT program aims to improve the recruitment and retention of medical, nursing, dental and allied health professionals in rural and remote Australia by improving the geographic distribution of the health workforce.</p> <p>The RHMT program offers health students the opportunity to train in rural and remote communities via a network including:</p> <ul style="list-style-type: none"> 20 rural clinical schools (RCSs) 20 university departments of rural health (UDRHs) 6 dental faculties offering extended rural placements 	<p>The program supports health students in clinical placement opportunities in a rural and remote environment. This enables students to experience rural clinical training experiences and increases the likelihood of opting to work in rural and remote Australia. Over \$625 million over 3 years (from 2022 to 2024) is provided to 21 universities through the RHMT. Commonwealth funding goes directly to the participating university. Scholarships and bursaries to individual students</p>

Name	Description	Incentives (financial and other)
	<ul style="list-style-type: none"> The Northern Territory Medical Program. <p>28 regional training hubs are tasked with building medical training pathways within a region and guiding students and trainees through these pathways.</p>	are at the discretion of each participating university.
HELP for Rural Doctors and Nurse Practitioners	The Program will reduce outstanding Higher Education Loan Program (HELP) debt for eligible doctors and nurse practitioners who live and work in rural, remote or very remote areas of Australia.	<p>On commencement of the Program, 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 Government to reduce their outstanding HELP debt, provided they meet the eligibility criteria and their obligations to complete the required amount of work.</p> <p>More information can be found in the program fact sheet and frequently asked questions.</p>
Indigenous Health Workforce Traineeship (IHWT) Program	<ul style="list-style-type: none"> The Indigenous Health Workforce Traineeships (IHWT) program provides funding to approved National Aboriginal Community Controlled Health Organisation (NACCHO) affiliates, or equivalent organisations. Program aims to: increase the number of skilled Aboriginal and Torres Strait Islander people working in the primary health care sector, create viable career pathways in health for Aboriginal and Torres Strait Islander people, and build the capacity of Aboriginal Community Controlled Health Services (ACCHSs) to provide culturally appropriate health care to its clients. Funded organisations administer the program on the department's behalf, and work with ACCHSs to identify, recruit and support Aboriginal and Torres Strait Islander trainees. 	<p>The Indigenous Health Workforce Traineeships (IHWT) program supports completion of approved nationally recognised Certificate II to Diploma-level qualifications including those listed under the Health Training Package (HLT) and some approved courses under the Community Services Training Package (CHC).</p> <p>IHWT program comprises administration activities to support employment of a Coordinator, trainee supports, promotion, and provides ongoing engagement and support to ACCHSs and RTOs. The Traineeship component provides trainee wages, travel and accommodation support for trainees.</p>
First Nations Health Worker Traineeship	The First Nations Health Worker Traineeship Program provides funding to the National Aboriginal Community	The First Nations Health Worker Traineeship Program funds the relevant Aboriginal Community

Name	Description	Incentives (financial and other)
(FNHWT) Program	<p>Controlled Health Organisation (NACCHO) to deliver the program.</p> <p>Program aims to:</p> <ul style="list-style-type: none"> • increase supply of health workers and practitioners • address health workforce shortages in rural, regional and remote Australia • ensure capable and qualified workforce. 	Controlled Health Organisation to support the trainee's clinical placement, and the RTO. This supports successful completion of the qualification. During the program, trainees will be able to access tutoring and mentoring, help with English literacy, travel and accommodation, as well as other supports.
Lowitja O'Donoghue Foundation – Nursing Scholarships	<p>The Lowitja O'Donoghue Foundation Nursing Scholarships support aspiring and current nurses in advancing their qualifications. Funding is provided to the National Indigenous Australians Agency (NIAA) to support the Lowitja O'Donoghue Foundation Nursing Scholarships.</p> <p>The scholarships will increase the number of Aboriginal and Torres Strait Islander nurses who are able to provide culturally safe care, which positively impacts on all Aboriginal and Torres Strait Islander people.</p>	The first round of scholarship applications opened in November 2024 and closed in January 2025. The scholarships are open to all Aboriginal and Torres Strait Islander students enrolled in either a Diploma of Nursing, Bachelor of Nursing or higher-degree course, across all MM locations. The scholarships can be used to cover course fees and/or some study costs (such as course-related accommodation and transport).
Nursing in Primary Health Care (NiPHC) program	The NiPHC program aims to build capability and capacity among the primary health care nursing workforce by promoting employment of and providing training and mentoring to nurses working in primary care settings. The program includes three projects: the Transition to Practice Program (TPP), Building Nurse Capacity (BNC) clinics and Chronic Disease Management and Healthy Ageing training.	<p>Payments are made to nurses and mentors in the TPP.</p> <p>Primary health care organisations are paid to participate in BNC clinics.</p> <p>Primary Health Networks (PHNs) may subsidise some participation of nurses in projects via co-sponsorship of placements and/or training.</p>
National Nurse Clinical Placement Program (NNCPP)	<p>The NNCPP will provide students with practical experience of primary health care nursing and increase capacity in primary health care to meet future demand.</p> <p>Clinical placements will be sought for up to 6000 nursing students from primary care health services, focusing on second-and third-year students, with the aim of working toward population parity in First Nations representation among primary care nurses.</p>	<p>The placements will occur across all MMMs with no specific targets.</p> <p>3.8% of placements will be for First Nations students.</p>

Name	Description	Incentives (financial and other)
Primary Care Nursing and Midwifery Scholarships Program (PCNMWSP)	Aims to support registered nurses and midwives in post-graduate study to become nurse practitioners and endorsed midwives in primary and aged care settings. Priority is given to rural and remote & First Nations applicants.	Scholarship funding will be paid to the education institution by the scholar following successful completion of units. Costs of courses will vary, and students may have remaining funds available from their scholarship. Scholars can use these surplus funds for clinical placement or course related expenses.
Outreach Service Delivery Support		
Rural Health Outreach Fund (RHOF)	The RHOF aims to improve access to medical specialists, GPs, allied and other health providers in regional, rural and remote areas of Australia by supporting outreach health activities. There are four health priorities under the RHOF: <ul style="list-style-type: none"> • maternity and paediatric health • eye health • mental health; and • support for chronic disease management. 	The RHOF works by removing barriers such as the cost of travel, facility hire and equipment leasing, to enable a range of health professionals to provide outreach services.
Medical Outreach Indigenous Chronic Disease Program (MOICDP)	Incentives are payable to health professionals providing chronic disease outreach services for Aboriginal and Torres Strait Islander people in MM 1-7 locations where the relevant State/Territory fund holder has identified a gap in service.	Costs associated with delivering outreach services are payable to eligible health professionals to remove a range of financial disincentives (e.g., travel, meals, and accommodation).
Eye and Ear Surgical Support	Some costs are payable to health professionals providing expedited access to eye and/or ear surgical support services to Aboriginal and Torres Strait Islander people who reside in MM 3-7 locations.	Some costs associated with delivering outreach services are payable to eligible health professionals to remove a range of financial disincentives. Costs such as travel, meals and accommodation are available to the health professionals, and these are also available for the patients and their carers.
Healthy Ears – Better Hearing.	The Healthy Ears - Better Hearing, Better Listening program helps to improve access to ear health services for Aboriginal and	Costs associated with delivering outreach services are payable to eligible health professionals to

Name	Description	Incentives (financial and other)
Better Listening Program	Torres Strait Islander people aged up to 21 years in MM 2-7 locations. Under the program, multidisciplinary outreach clinical services are provided by a range of health professionals such as medical specialists, GPs, nurses and allied health professionals for best practice ear disease prevention, treatment, management, and follow-up.	remove a range of financial disincentives (e.g., travel, meals and accommodation).
Support for Pharmacies and Pharmacists		
Rural Continuing Professional Education (CPE) Allowance	<p>The Rural CPE Allowance provides financial support to assist Pharmacists from rural and remote areas to access Continuing Professional Development activities.</p> <p>The Allowance may be awarded to practicing Pharmacists, Intern Pharmacists, Pharmacists preparing to re-enter pharmacy practice in rural locations or a professional educator travelling to a group of practicing Pharmacists to deliver CPD.</p>	<p>Allowances have a maximum value of \$2,000. The activities that are eligible to be funded through this Allowance are travel and accommodation costs associated with:</p> <ol style="list-style-type: none"> 1. Participating in or delivering Group 2 accredited activities 2. Delivering Group 3 accredited activities 3. Participating in preceptor training activities 4. Participating in pharmacy workforce re-entry courses and other courses that will assist with re-entry into pharmacy practice 5. Obtaining locum relief while undertaking CPD.
Home Medicines Review – Rural Loading Allowance (HMR-RLA)	The HMR-RLA is an initiative of the HMR Program, established to provide financial support to Pharmacists to enable Patients living in rural and remote areas to access the HMR Service.	<p>The Allowance funds up to \$125 per claim to contribute towards the travel costs incurred by the Pharmacist to conduct the HMR Interview at the Patient's home.</p> <p>There is no limit on the number of times an Applicant may access the Allowance, subject to the provision of adequate documentation and the availability of funds, with exception of only one claim for any one day.</p>
Emergency Locum Service (ELS) Program	The ELS supports Community Pharmacies in rural and remote areas through direct access to Pharmacist locums in emergency	The ELS Program assists Community Pharmacies by funding up to \$2,500 (plus GST) to contribute towards the

Name	Description	Incentives (financial and other)
	situations. Locums are deployed at short notice, generally in under 24 hours, to provide relief in urgent and emergency situations.	travel costs between the locum's home and the Community Pharmacy location. The ELS Program is available 24 hours a day, seven days a week.
Intern Incentive Allowance for Rural Pharmacies (IIARP) Program	The IIARP provides financial support to rural Pharmacies offering a placement for a new pharmacy graduate during their intern year, thereby increasing the capacity of rural Pharmacies to provide sustainable Pharmacy services to rural and remote communities.	The Allowance provides funding of \$10,000 for a 12-month placement and \$5,000 for a six-month placement. Funding for placements between six and 12 months will be calculated on a pro-rata basis.
Rural Intern Training Allowance (RITA)	The RITA provides financial support to assist Intern Pharmacists from rural and remote areas to access compulsory Intern Training Program activities. The Allowance is awarded to Intern Pharmacists only. The Allowance is intended to defray travel and accommodation costs associated with undertaking compulsory intern training workshops, training days and examinations.	Eligible Intern Pharmacists are able to claim up to a maximum of \$1,500 per financial year.
Regional Pharmacy Maintenance Allowance (RPMA)	The RPMA consists of a monthly Allowance paid to eligible proprietors of Section 90 Approved Pharmacies. RPMA aims to maintain equitable and sustainable access to Pharmaceutical Benefits Scheme (PBS) and Repatriation Pharmaceutical Benefits Scheme (RPBS) medicines, and pharmacy services for patients in regional, rural and remote areas of Australia, through supporting the pharmacy network.	The RPMA is calculated each year from 1 July and paid monthly to Eligible Community Pharmacies, based on the RPMA Payment Matrix for that financial year. The current RPMA Payment Matrix is available on the PPA website .
Rural Pharmacy Scholarship Scheme (RPSS)	The RPSS provides financial support to encourage and enable students from rural areas of Australia to undertake undergraduate or postgraduate entry studies in pharmacy at university.	Each scholarship has a value of \$10,000 per annum (GST exempt) per student for the duration of undergraduate or graduate study, with undergraduate students funded for up to four years and graduate students funded for up to two years.
Rural Pharmacy Scholarship Mentor Scheme (RPSMS)	The RPSMS is designed to provide pharmacy students with guidance and support from a practising rural Pharmacist. Involvement in the Mentor Scheme is compulsory for all holders of the Rural Pharmacy Scholarship	The RPSMS provides funding of \$375 to Mentors per mentored scholar per year.

Name	Description	Incentives (financial and other)
	and holders of the Aboriginal and Torres Strait Islander Pharmacy Scholarship.	
Rural Pharmacy Student Placement Allowance (RPSPA)	<p>The RPSPA provides financial support to encourage and enable Australian universities offering pharmacy courses leading to registration as a pharmacist to deliver student placements in rural communities.</p>	<p>Each Allowance has a maximum value of \$3,000 per student per eligible placement. The RPSPA is paid via each student's university. Funds may only be used to assist with travel and accommodation costs for students traveling to eligible rural areas to undertake a Pharmacy Student placement.</p>