



Australian Government

Department of Health, Disability and Ageing

Bonded Programs – Comparison Factsheet (January 2026)

Key Acronyms:

Bonded Return of Service System (BRoSS)

Return of Service Obligation (RoSO)

Commonwealth Supported Place (CSP)

	Medical Rural Bonded Scholarship (MRBS) Scheme	Bonded Medical Places (BMP) Scheme	Bonded Medical Program (Program)
What does it do?	<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 Commonwealth Supported Places (CSP) 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> <ul style="list-style-type: none"> The eligibility of locations uses the RRMA (1991) 3-7; RA (2006/2011/2016) 2-5. The MRBS Scheme was closed to new entrants after the 2015 academic year. MRBS Scheme participants do not have access to Bonded Return of Service System (BRoSS). 	<p>The BMP Scheme provides a 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"> 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 the length). 12 months for new participants from 2016-2019. Eligible locations are described in each individual deed of agreement and change based on the career phase. <p>BMP Scheme participants do not have access to BRoSS.</p>	<p>The statutory Bonded Medical Program was introduced in 2020. It provides a CSP in exchange for participants undertaking 156-week (i.e., 3 years) RoSO in regional, rural and remote Australia or areas of workforce shortage. Participants are bound by Part VD of the <i>Health Insurance Act 1973</i> and <i>Health Insurance (Bonded Medical Program) Rule 2020</i> (Rule).</p> <ul style="list-style-type: none"> Participants must complete the 156-week RoSO within 18 years of finishing the medical course. Eligible locations include MM 2-7, Outer Metropolitan DPA for General Practitioners, Outer Metropolitan DWS for all other specialities. Program participants self-manage their RoSO through the BRoSS online portal. Existing MRBS and BMP Scheme participants can choose to opt in to the Program.
Terms and Conditions (milestone obligations)	<p>Participants agreed to the following milestone obligations:</p> <ul style="list-style-type: none"> to become a medical practitioner within 10 years of commencing the medical course. to attain fellowship within 16 years of commencing the medical course. commence Return of Service Obligation (RoSO) within 12 months from attaining first fellowship. complete a 6-year (RoSO) in rural and remote areas; 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. 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. not to work outside eligible locations between the date of fellowship and the date they complete the RoSO. MRBS participants cannot commence their RoSO until they have attained fellowship. 	<p>Participants agreed to the following milestone obligations:</p> <ul style="list-style-type: none"> to become a medical practitioner within 10 years of commencing the medical course. to attain a fellowship within 16 years of commencing the medical course. For 2004-2015 participants, to complete their RoSO duration: 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. pre-fellowship work must be completed in a minimum of 12-week blocks of full-time work. For 2016-19 participants, to complete 12 months RoSO within 5 years of commencing their RoSO or attaining fellowship. RoSO must be completed on a full-time basis, in periods of at least 10 weeks. Up to 50% of the RoSO can be completed prior to fellowship attainment. to commence RoSO within 12 months of attaining fellowship. not to work outside eligible locations between the date of fellowship and the date they complete the RoSO. 	<p>Participants:</p> <ul style="list-style-type: none"> must complete 156 weeks RoSO within 18 years of the end of the medical degree. provide evidence of milestones and RoSO events through the BRoSS portal. can commence RoSO at internship and do not need to wait or attain fellowship to complete the RoSO. can complete RoSO non-continuously on a full-time, part-time or per-day basis. Once a participant reaches 20 hours in the week the RoSO is reduced by 1 week. Additional hours worked above 35 hours in a week do not accrue and will not further reduce the RoSO. that opted into the Program from the 2016-2019 BMP Scheme retain their 12-month RoSO and are able to complete their RoSO pro-rata instead of in full-time blocks of at least 10 weeks. These participants must complete 1820 hours RoSO, with only the first 35 hours worked per week counting towards the 1820 hours.
Timeframes	<ul style="list-style-type: none"> 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. Deferrals can be put in place to account for post-fellowship study, parental leave and life circumstances. 	<ul style="list-style-type: none"> There are no completion timeframes for the 2004-2015 BMP Scheme participants to complete their RoSO. 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. Deferrals can be put in place to account for post-fellowship study, parental leave and life circumstances. 	<ul style="list-style-type: none"> Participants must complete the RoSO within 18 years from the end of their medical course. There are no extensions to the 18 year period to accommodate circumstances such as parental leave or post-fellowship study as 18 years is considered sufficient. The 18 year period can only be extended when a medical condition prevents the participant from completing their RoSO (as per sections 11 to 13 of the Rule).
Breach Implications	<p>If participants breach the above terms and conditions of their contract they are:</p> <ul style="list-style-type: none"> liable for the repayment of the scholarship amount (less any RoSO completed). subject to a 12-year Medicare ban and liable for any Medicare benefits paid during the ban period (as per section 19ABA of the <i>Health Insurance Act 1973</i>). <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 <i>Health Insurance Act 1973</i>, the Minister or their delegate may waive amounts owing from professional services paid during a ban period. 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 do not complete their RoSO:</p> <ul style="list-style-type: none"> Within 18 years of medical course completion, they must repay the cost of their CSP, pro-rata for any completed RoSO. If the participant withdraws or is discontinued before completing the medical course, they will not have to repay the cost of the CSP.