



Australian Government
Department of Health, Disability and Ageing

THE BONDED MEDICAL PROGRAM

Student Information Booklet

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Introduction

This updated Student Booklet provides an overview of the statutory Bonded Medical Program (Program) and covers:

- What is the Program?
- How to apply
- Applicant offers
- Becoming a Program participant and your obligations
- Choice of locations for your return of service, and
- Where to go for support and further information.

While this guide provides information that will support you to meet your Program obligations, it is not intended as a substitute for you reviewing and understanding your legal binding obligations under [Part VD of the Health Insurance Act 1973](#) (Act) and [Health Insurance \(Bonded Medical Program\) Rule 2020](#) (Rule).

About the Bonded Medical Program

The Program provides students with a Commonwealth Supported Place (CSP) in a medical course at an Australian university in return for a commitment to work in eligible outer metropolitan, regional, rural and remote locations or areas of workforce shortage, for a period of 156 weeks (3 years) within 18 years of completing their medical course.

Through the Program, the Australian Government has significantly increased the number of bonded CSPs available for medical courses at Australian universities. Bonded CSPs, which now account for 28.5% of all CSPs, were funded on the condition that recipients would complete a 'Return of Service Obligation (RoSO)' working as a medical practitioner in areas of workforce shortage in Australia.

More information about the Program is available on the [Department of Health, Disability and Ageing website](#).

Eligibility and applicant offers

To be eligible, you must be:

- an Australian citizen or Permanent Visa holder that resides in Australia, and
- accepted into a course of study in medicine at an Australian university.

Participating universities oversee the administration of applications and offers for both bonded and non-bonded CSPs. These institutions are required to allocate 28.5% of all CSPs to the Program. Each university holds responsibility for selecting medical students to fill their allocated places in the Program.

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.

Entrance requirements are the same for all students applying for a medical place as specified by the university. The recruitment process must be equitable and transparent and conducted as part of the usual recruitment process for other university places.

Do I have to come from a rural or remote area to be eligible?

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

Will I have to pay the HECS-HELP?

Yes. You are responsible for your student contribution amount or HECS-HELP loan.

Your CSP is the part of your tuition paid by the Australian Government. Your student contribution amount is the part of your tuition that you must pay. You can pay this amount upfront or, if you are eligible, defer it with a HECS-HELP loan.

Further advice on your individual income and HELP repayments can be obtained from the Department of Education www.studyassist.gov.au.

Will I receive a scholarship?

No. The Program is not a scholarship, but you may apply for them. As a recipient of a bonded CSP and as a Program participant, there are no restrictions on receiving additional assistance through other programs.

Is an offer of a bonded CSP from one university valid at another university?

No. CSPs are allocated to the university, so 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 or delay the start of my medical degree and retain my CSP?

Universities manage all applications and bonded CSP offers and any changes to your medical course must comply with university policies.

If you have been offered a bonded CSP and wish to defer your start date, you must submit the request through your university directly. Approval for deferrals and retention of your bonded CSP is at the discretion of the university.

As a deferral of your medical studies will impact your expected course completion, you must update your BRoSS record accordingly and submit supporting evidence. Evidence must be from the university confirming the change and include:

- your full name.
- date of the evidence.
- date on which the change takes effect.
- date on which the approved change of circumstances has been completed.

If you are unable to provide the evidence outlined, you may provide a statutory declaration that includes the required information.

Becoming a participant and your obligations

Students who accept a bonded CSP in a course of study in medicine at an Australian university must agree to participate in the Program or they forfeit their medical course place.

Program participants are bound by and must comply with Part VD of the [Act](#) and the [Rule](#).

When do I become a Participant?

To retain your bonded CSP, you must agree to participate in the Program by **30 June** in your first year of study. This must be done through the Bonded Return of Service System (BRoSS).

Before accepting your place in the Program, you are considered an Applicant. When you accept your offer and agree to participate in the Program via BRoSS, you become a participant under [124ZE of the Act](#).

By agreeing to participate in the Program, you commit to working in a regional, rural or remote area or area of workforce shortage for 156 weeks, called a Return of Service Obligation (RoSO). Your RoSO must be completed within 18 years of completing your course of study in medicine, or you will have to repay the cost of your CSP.

You continue to be a participant until one of the specific events outlined in Section 124ZE(4) of the [Act](#) occurs.

Acceptance checklist

- ✓ After a university offers you a bonded CSP and your details have been entered into BRoSS, you will receive an automated email which will include your BRoSS login details. There may be a delay between receiving your initial university offer and gaining access to BRoSS, as your details must first be processed and entered into the system by your university.
- ✓ Upon receiving your firm offer from your university, check your email for the instructions on how to sign in to BRoSS using your myGov account. We've developed the [BRoSS Participant User Guide](#) to support you in meeting your obligations and utilising BRoSS effectively.
- ✓ Sign in to BRoSS and check that your personal details are correct. To ensure you receive important email notifications and reminders, it is essential that these details are kept accurate and up-to-date. If you are using your university email address, please add a secondary email address to ensure you continue to receive all necessary correspondence after you have graduated.
- ✓ Read [Part VD of the Health Insurance Act 1973](#).
- ✓ Read the [Health Insurance \(Bonded Medical Program\) Rule 2020](#).
- ✓ Seek legal advice prior to agreeing to participate.
- ✓ Agree to participate in the Program in the sign-up section before 30 June.
- ✓ Receive a confirmation email from BRoSS.

Once you have agreed to participate you become a Program participant, legally bound by the Program conditions.

Bonded Return of Service System

The Bonded Return of Service System (BRoSS) was developed so that you can self-manage your Program obligations. It uses in-built messaging, guidance and email notifications to assist you.

Information entered in BRoSS will be used to send you important email notifications and reminders. BRoSS has extensive in-system guidance, notifications and messaging so you know where you are up to in the Program.

As a participant you are responsible for ensuring your BRoSS record is up-to-date and that it contains information about the milestones and events you have achieved so these count towards meeting your obligations.

The [BRoSS Participant User Guide](#) will help you navigate BRoSS effectively, meet your reporting requirements and support you in meeting your obligations.

When do I have to sign in to BRoSS?

You need to log into BRoSS to agree to participate in the Program. We strongly encourage you to seek legal advice before agreeing to participate to ensure you understand your obligations.

What Program reporting requirements must I meet as a student?

- ✓ Any change in name.
- ✓ Any change in the primary or secondary contact details.
- ✓ Any change which impacts the completion time of your medical course.
- ✓ Completion of your medical course.
- ✓ As a Program participant you must provide evidence of certain career milestones, called Notifiable Events, which are detailed in section 15 of the [Rule](#).

Completion of medical course

You must complete your medical course within the time frame allowed by your university. Changes to your medical course must comply with the university's policies.

You must update BRoSS if there is any change which impacts the completion time of your medical course, such as a deferral, leave of absence or repeated semester.

If you withdraw or are dismissed from your medical course, you cease to be a Program participant.

If you withdraw or are dismissed from your medical course before graduating, you will not be required to repay the cost of your CSP. However, you must log into BRoSS and action your withdrawal to ensure your record is updated accordingly.

Return of Service Obligation

If you agree to participate in the Program, you receive your CSP in return for your commitment to work in eligible regional, rural, or remote areas or areas of workforce shortage for 156 weeks (i.e., 3 years) after you have completed your medical course. This is referred to as your Return of Service Obligation (RoSO).

BROSS must be used to check the eligibility of a location as BROSS takes your individual circumstances into account to advise you immediately if a location is eligible.

RoSO does not have to be completed continuously.

You can work:

- full-time – if a bonded participant is employed in eligible work for at least 35 hours or more in that week
- part-time – if a bonded participant is employed in eligible work for at least 20 hours, but less than 35 hours, in that week
- per-day – if a bonded participant is employed in eligible work on 2 or more days with a total of at least 20 hours. There is no ‘in that week’ requirement – so the days worked do not need to have been worked in a single week.

If you work variable hours, you must record your RoSO as a per-day plan. BROSS will accurately calculate the RoSO accrued for weeks where you meet the part-time or full-time definition.

BROSS calculates one week as 7 days, Sunday through to Saturday.

What type of eligible work counts towards RoSO?

Only work providing professional services to patients in eligible locations will count towards your RoSO. It is important that you consider what type of work you will be undertaking in your career when planning your RoSO. Work in medical administration, health policy, paramedical, academic teaching or clinical research do not count towards RoSO. Some specialties will require you to work in a metropolitan area to work to your full scope of practice. If you are considering such a career path, you may wish to complete your RoSO earlier in your career, while you are still engaged in direct patient care.

Work that counts towards your RoSO:

- Paid leave from providing such services in an eligible location.
- Telehealth services provided from an eligible location.
- Fly in/fly out and outreach services to eligible locations.
- Evacuation and retrieval of patients from an eligible location.
- Time spent on call in an eligible location.

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.

How long do I have to complete my RoSO?

You must complete your RoSO within 18 years of completing your course of study in medicine, or you will have to repay the cost of your CSP.

If you or a member of your family has a medical condition that prevents you from completing your RoSO, you can submit a request for an [extension time](#).

When can I start my RoSO?

You can commence your RoSO as soon as you start your internship, so you *could* complete your RoSO within 3 years of graduating.

If I work 60 hours a week, will I complete my RoSO faster?

No. Hours worked above 35 hours in a week will not further reduce your RoSO.

How can I complete my RoSO faster?

If you exclusively work full-time in MM4 to 7 locations for 104 weeks and attain fellowship, each week of service over 104 weeks will reduce your RoSO by 2 weeks. This is called scaling and could enable you to complete your RoSO in 2 year and 6 months instead of 3 years.

Eligible locations

As a bonded participant, you must use BRoSS to confirm whether a location is eligible for you, as BRoSS uses the details from your record to assess eligibility, including your cohort, phase, specialty, and any point of entry or quarantined locations. This is why it is important to ensure that the details in your BRoSS record are accurate and up to date.

Locations that are eligible to you will depend upon what was eligible when you joined the Program, what is eligible at the time you commence the work, and whether you undertake vocational training.

MM1 locations classified as Inner Metropolitan are never eligible for RoSO under the Program. If a location classification changes and becomes ineligible, you have 6 months from the date the classification changes to commence work at that location and still have your work count towards your RoSO.

From internship 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 as eligible locations until you complete your RoSO.
- where you have completed eligible work. This is called a ‘quarantined location’ and that location will be retained as an eligible location until you complete your RoSO.
- that become classified as MM 2-7 due to periodic classification updates and are therefore eligible when you commence work.

Additional locations will become available when you commence vocational training in a medical specialty:

- For General Practitioners, MM1 outer metropolitan or unclassified locations that are a Distribution Priority Area (DPA).
- For non-GP specialists, MM1 outer metropolitan or unclassified locations that are a District of Workforce Shortage (DWS).

How eligible locations are determined

Modified Monash Model

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 metropolitan area and MM 7 is very remote.

[Modified Monash Model | Australian Government Department of Health](#)

Distribution Priority Areas for General Practitioners

The Distribution Priority Area (DPA) classification identifies locations in Australia with a shortage of general practitioner (GP) services.

- Inner metropolitan areas are automatically deemed non-DPA because these communities have greater access to medical practitioners (including GPs and non-GP specialists), in both hospital and non-hospital settings. These areas within major cities account for 70% of Australia's population.
- Areas classified MM 2-7 are automatically deemed DPA. This includes regional areas, rural towns, remote communities and very remote communities.
- The Northern Territory is automatically deemed DPA due to the unique challenges it faces in recruiting and retaining health professionals. Tasmania is also entirely DPA due to classification as MM 2 – 7.

[Distribution Priority Areas | Australian Government Department of Health](#) are reviewed regularly and can change throughout the year due to exceptional circumstance reviews.

Districts of Workforce Shortage (DWS) for Specialists

A District of Workforce Shortage (DWS) is an area where people have poor access to non-GP specialist medical practitioners. This is measured by assessing the specialist Full-time Service Equivalent (FSE) for an area. An area is classified as DWS if its ratio of specialist FSE to population for a given specialty is lower than the national average ratio for that specialty.

Under the Program, inner metropolitan areas are not classified DWS.

[District of Workforce Shortage | Australian Government Department of Health](#)

Reporting requirements

As a participant, you are responsible for keeping your BRoSS record up to date with certain career milestones and details of work you want counting towards your RoSO. The information you enter in BRoSS is used to determine whether you have met Program requirements, including assessing when you have completed your RoSO. This section guides you through these reporting requirements.

Notifiable Events

The career milestones you need to report on are called Notifiable Events and are detailed in section 15 of the [Rule](#). You must meet the reporting requirements within a year of each Notifiable Event.

Notifiable Event	Reporting requirement
Any change in name	Update your name in BRoSS. You must upload a name change, marriage or deed poll certificate.
Any change of contact details	Update your contact details in BRoSS.
Any change that impacts medical course completion	Update Medical course timeframe in the advisory section in BRoSS. You may provide evidence, but we will also confirm any changes with your university.
Medical course completion <i>This is required to determine the deadline for completion of RoSO.</i>	Update 'medical course completion' in BRoSS. You must upload evidence from the university that confirms completion (e.g., testamur) and includes <ul style="list-style-type: none"> • Your name • University's name • Medical course name • Date of the evidence
Commencement of vocational training <i>This is required to access DPA or DWS location eligibility.</i>	Complete the commencement of vocational training advisory in BRoSS. You must upload evidence from the medical college that confirms your enrolment and includes <ul style="list-style-type: none"> • Name of the medical college • Type of specialisation • Date of commencement • Anticipated date of completion
Attainment of medical specialisation <i>This is required to access scaling benefits.</i>	Update the completion of vocational training advisory in BRoSS. You must upload official documentation from the medical college that confirms that date fellowship was attained.

RoSO Plans

Work you want counted towards your RoSO must be entered into RoSO Plans in accordance with the reporting requirements in section 16 of the [Rule](#). You must enter a RoSO Plan in BRoSS as soon as you complete your medical course or opt into the Program. RoSO Plans must be updated within a year of starting, changing or completing a planned activity.

RoSO Plan activity	Reporting requirement
Commencing eligible work <i>This confirms location eligibility.</i>	Update your RoSO Plan in BRoSS. You must upload a signed contract, letter or statutory declaration confirming the commencement date and work location.
Changing terms of work.	Update your RoSO Plan in BRoSS. You must upload evidence from your employer or a statutory declaration detailing the changes to your terms of work.
Completing eligible work.	Complete your RoSO Plan in BRoSS. You must upload a signed letter or statutory declaration dated after the completion of the RoSO Plan. The evidence must confirm the details of your RoSO Plan, including <ul style="list-style-type: none">• Your name• Your position title• Employer name• Start and end dates• Locations worked• Hours worked

If you do not complete your RoSO within 10 years of completing your medical course, you must enter RoSO Plans in BRoSS that show how you are going to meet your remaining RoSO within the period allowed. Those RoSO Plans must be updated annually.

Extension of time to complete your RoSO

You can only apply for an extension of time to complete your RoSO if you or a member of your family has a medical condition that prevents you from completing your RoSO. The extension would not normally extend the period to complete your RoSO by more than 2 years.

Applications must be made to the Secretary, received within 18 years of medical course completion, and must include evidence from the treating practitioner that meets the requirements detailed in section 13 of the [Rule](#).

If I take maternity leave or a sabbatical, can I get an extension of time to complete my RoSO?

No, 18 years is considered sufficient time to allow for career breaks and still complete your RoSO.

Withdrawal

You may decide to withdraw from the Bonded Medical Program at any time, which you must do through BRoSS. If you decide to withdraw:

- before completing your medical course - you will not be required to repay the cost of your CSP. Due to a recent legislative change, you may still see an amount to pay in BRoSS if you withdraw after your second-year census date. If you submit a withdrawal, we will update your record to show a zero balance and email you to confirm. See our [website](#) for more information regarding updates to the Program.
after you have completed your medical course - you will be required to repay the cost of your CSP, less a pro-rata proportion for any RoSO completed.

Failure to complete RoSO

If you do not complete your 156-week RoSO within the required time, you will be required to repay the cost of your CSP, less a pro-rata proportion for any RoSO completed.

Repayment amounts

Repayment amounts are recoverable as a debt due to the Commonwealth and interest may be applied. How much you will have to repay depends on the CSP values in the years you studied, and whether you completed any RoSO. The repayment amount is calculated in accordance with Part 3 of the [Rule](#).

The CSP value for each year of the medical course is available on the Department of Education website at [Funding Clusters and Indexed Rates - Department of Education, Australian Government](#). You will need to 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?

You can request a withdrawal estimate in BRoSS at any time. Requesting an estimate will not start your withdrawal from the Program. It is for information only. For step-by-step instructions, see the [BRoSS participant user guide – Managing your agreement](#).

To get an accurate repayment estimate, you must:

- Ensure your medical course timeframe in BRoSS is correct. Any advanced standing, deferrals or repeated years at university will impact your repayment calculation.
- Make sure every eligible RoSO is properly entered, activated, and completed in BRoSS. Your repayment estimate will reduce pro-rata based on the amount of eligible RoSO recorded.

You can also work out your repayment estimate using the formula in section 17 of the [Rule](#).

- Your ‘total repayment amount’ is the total of the CSP amounts for every semester you were enrolled in your medical course.
- To work out your ‘total repayment amount’:
 - Use the funding cluster data from the Department of Education.
 - Data is available for both [current](#) and [previous](#) years.
 - For each year you studied, look up the Commonwealth contribution amount for the funding cluster that covers medicine.

The CSP and student contribution amount (HECS-HELP loan) are not the same. Your HECS-HELP loan amount is the part of your tuition that you must pay. You can pay this amount upfront or, if you are eligible, defer it with a HECS-HELP loan. The Program does not cover your HECS-HELP loan.

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 (RWAs) are funded by the department to identify the rural health workforce needs in their State or 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.

What support is available?

Until you accept your bonded place in BRoSS and become a participant of the Program, please contact your chosen university regarding your application and offer.

If you have any questions while a participant of the Program, the following support is available to assist you.

- For Program booklets and other resources, please visit the [Bonded Medical Program](#) website.
- To help you navigate BRoSS we've developed the [BRoSS Participant User Guide](#). The guide is designed to support you in meeting your obligations and using BRoSS effectively.
- Contact your university to learn more about your course or university requirements.
- The Rural Workforce Agency (RWA) in your State or Territory is also available to support you. Please see the [Rural Health Workforce Australia \(RHWA\) contact](#) website for further information.
- Alternatively, contact the Department of Health, Disability and Ageing to learn more about the Program and your obligations:
 - **Telephone** 1800 987 104 (Monday-Friday, 8:30am-5:00pm AEST)
 - **Email:** bondedmedicalprogram@health.gov.au using the subject title format: *Bonded Medical Program - your name - request type*