



THE BONDED MEDICAL PROGRAM

Opted In Participant Information Guide

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Introduction

This Opted In Participant Information Guide aims to provide an overview of the statutory Bonded Medical Program (Program) to participants of the Bonded Medical Places (BMP) and Medical Rural Bonded Scholarship (MRBS) Schemes (known as legacy schemes) that are considering opting in or have already opted in to the Program. This booklet covers:

- the key features of the Program
- [legislation](#)
- how to [submit an opt in request](#)
- your [obligations](#) during and following your transition process
- eligible locations for your return of service, and
- where to go for [support and further information](#).

Legislation

Program participants are bound by and must comply with the following legislation:

- [Part VD of the Health Insurance Act 1973](#) (Act)
- [Health Insurance \(Bonded Medical Program\) Rule 2020](#) (Rule).

Under section 124ZU of the Act, legacy scheme participants can opt into the Program. The legacy schemes are:

- [Medical Rural Bonded Scholarship Scheme](#) (2001–2015)
- [Bonded Medical Places Scheme](#) (2004–2019).

Once you become a Program participant you must adhere to the relevant obligations in these legislative instruments, which includes:

- planning your Return of Service Obligation (RoSO)
- self-managing your RoSO through the Bonded Return of Service System (BRoSS)
- reporting on notifiable events.

Key features of the Program

If you opt in from a legacy scheme:

- **your RoSO will be reduced** to 156 weeks (3 years) for 2001–2015 participants
 - 2016–2019 participants retain their 52 weeks (12 months) RoSO. These participants must complete 1820 hours of RoSO, with only the first 35 hours worked per week counting toward the RoSO.
- **all eligible work completed under your legacy scheme is carried forward into the Program.**
- you will not be required to seek prior approval for eligible vocational training to count towards your RoSO, so **you no longer need to submit an Eligible Training Application form** via email.
- **all Program compliant work will be recognised.** This includes:
 - internship
 - part-time or per day work
 - no pre-fellowship limit.

As a Program participant:

- there is no requirement to attain fellowship to complete your RoSO

- all RoSO must be completed within 18 years of your medical course completion
- there are no restrictions on where you can work after attaining fellowship
- you will be able to self-manage your RoSO through the online [Bonded Return of Service System](#) (BRoSS).

Read the [Bonded Programs comparison fact sheet](#) to compare key features.

There are some differences in what is considered eligible work and eligible locations between the legacy schemes and the statutory Program. Please ensure you compare the Act and Rule with your current conditions to understand whether opting into the statutory Program is the right decision for you.

Your obligations as a Program participant

As a Program participant, you must:

- complete your 156-week RoSO within your 18 year timeframe, or you will be required to repay the cost of your CSP, less a pro-rata proportion for any RoSO completed.
- use [BRoSS](#) to confirm location eligibility – the system will give you location eligibility specific to your circumstances.
- keep your BRoSS record up to date with certain career milestones and details of work you want counted towards your RoSO comply with the reporting requirements as specified in sections 15 and 16 of the [Rule](#).
- Learn about your core [obligations as a Program participant and how to maintain your BRoSS record](#).

As outlined in section 16 of the [Rule](#), you must meet the following legislated requirements when recording RoSO:

- It must be eligible work in an [eligible location](#).
- You must plan, activate and complete your RoSO activity via your BRoSS record.
- RoSO activation and completion [evidence](#) must meet the requirements outlined in the [Rule](#).

You commit to working in an area of need for a period of up to 156 weeks, less any RoSO you may have completed as a legacy scheme participant. Your RoSO must be completed within 18 years of the day on which you completed your course of study in medicine at an Australian university.

You will remain a participant until one of the events outlined in Section 124ZE(4) of the [Act](#) occurs.

Upon [completion](#) of 156 weeks of RoSO, your BRoSS record will be reviewed to confirm that all Program requirements have been fulfilled.

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

Work Eligible for RoSO

Eligible work is defined in subsection 8(3) of the Rule as "*the rendering of a professional service to a patient in an eligible location*".

Eligible work can include:

- Day-to-day clinical work in eligible locations
- Overtime, after hours or on-call shifts in eligible locations

- Work in targeted services (such as Aboriginal Medical Services or Urgent Care Clinics) in eligible locations
- Aeromedical, retrieval, fly in/fly out, or mobile services may count towards your RoSO, but how much depends on your on-call base location.
 - If your base location is eligible, you can count all of your on-call time.
 - If your base location is not eligible, you can only count time spent attending eligible locations.
- Telehealth services may count towards your RoSO, but it depends on where you are located.
 - If you deliver eligible professional services from an eligible location, all the time can count towards your RoSO.
 - If you deliver eligible professional services from a location that is not eligible, your time cannot count towards your RoSO, even if the patient is in an eligible location.
- Paid leave may count towards your RoSO if it is accrued from performing eligible work in an eligible location.

Work that is **not** eligible for RoSO includes:

- Clinical research
- Academic teaching
- Public Health or policy roles that do not involve providing services to patients.
- Medical, hospital or organisational administrative roles.
 - This includes Medical Administration.
- Clinical practice in a discipline other than medicine. E.g., nursing.
- Unpaid leave or government Parental Leave Pay
- Student placements or Assistant in Medicine work undertaken prior to completing your medical course
- Any work undertaken in a location that is not eligible.

For work to count towards your RoSO under the Program, it must be **both** *eligible work* and in an *eligible location* as defined in the [Health Insurance \(Bonded Medical Program\) Rule 2020](#).

Locations Eligible for RoSO

Locations that are eligible to you will depend upon when you opted into the Program and if 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 called ‘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 since opting into the Program. This is called a ‘quarantined location’ and that location will be retained as an eligible location until you complete your RoSO. **Note that locations where you worked while under your legacy scheme are not considered quarantined locations, and tenure that was granted while under your legacy scheme does not carry over into the Program.**

- that become classified as MM 2-7 due to periodic classification updates.

Additional locations will become available if you commence vocational training in a medical specialty.

General Practitioner

MM 2-7 locations plus MM1 outer metropolitan or unclassified locations that are classified as a Distribution Priority Area (DPA).

Specialist other than a general practitioner

MM 2-7 locations plus MM1 outer metropolitan or unclassified locations that are classified as a District of Workforce Shortage (DWS) for your chosen specialty.

As a Program participant, you must use BRoSS to confirm whether a location is eligible for you, as BRoSS uses the information from your record to assess eligibility, including your cohort, phase, specialty, point of entry and quarantined locations.

How eligible locations are determined

Modified Monash Model (MMM)

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

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

Distribution Priority Areas (DPA) 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 the choice of multiple health service providers such as GPs, hospitals, nursing and allied health professionals. These major cities account for 70% of Australia's population.
- Areas classified MM 2-7 are automatically deemed DPA. This includes small rural towns, remote communities and very remote communities.
- Northern Territory and Tasmania are automatically deemed DPA due to the unique challenges they face in recruiting and retaining health professionals.

[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 DWS is an area where people have poor access to specialist medical practitioners. This is measured by assessing the fulltime specialist-equivalent level for an area. An area is classified as DWS if its ratio of specialists to population is lower than the national average.

Under the Program, inner metropolitan areas are not eligible for RoSO, regardless of their classified DWS status.

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

What is BRoSS and how will it help me?

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.

BRoSS is used for recording your completed work, **so you no longer need to submit an Eligible Training Application form via email**. BRoSS will confirm whether a location is eligible for you. BRoSS considers all your individual details when assessing eligibility, including your cohort, opt in date, phase, specialty, and any point of entry or quarantined locations.

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

Requesting to opt in

You should seek legal advice to make sure you understand your obligations under the Program before opting in.

There are some differences in what is considered eligible work and what are eligible locations for RoSO between the legacy schemes and the statutory Program. As such, ensuring you compare the Act and Rule with your current conditions is essential to understanding whether opting into the statutory Program is the right decision for you.

To opt into the Program, email our [Legacy Team](#) at bondedlegacyschemes@health.gov.au clearly stating that you wish to opt in to the Program, using this subject title convention:

[Scheme type] – [Participants Name] – Opt in to the Bonded Medical Program.

You will remain a participant of your legacy scheme until you receive written notice that the Secretary (or delegate) has agreed to your participation in the Program.

The opt in process

Until you receive the written notice confirming that the Secretary has agreed to your participation in the Program, you are still bound by your MRBS Contract or BMP Scheme Agreement.

If you opt into the Program, any work you have completed while a legacy scheme participant that is eligible under the Program will be counted towards your RoSO.

To have your completed work assessed for eligibility and credited towards your RoSO, please include a [statutory declaration](#) outlining all work you have completed since your medical course completion date with your opt in request.

For guidance on what details you need to include in your statutory declaration, see the [completion evidence](#) section on our website.

You will be subject to the eligible [location](#) mapping data available at the time the Secretary (or delegate) agrees to your participation in the Program. The location eligibility that was available to you under your legacy scheme, such as tenure if it was granted, does **not** carry over into the Program.

You become a participant of the Program from the date of the Secretary's written notice confirming they have agreed to your participation in the Program. This decision will be attached to a Welcome email, along with your BRoSS log-in details.

After opt in

We will update your BRoSS record with the information you provide during the opt in process.

You will need to have a [myGov](#) account to log in to BRoSS. If you do not have a myGov account, please visit [MyGov](#) to 'Create account' and follow the prompts. If you already have a myGov account, select 'Sign in.' We've developed the [BRoSS Participant User Guide](#) to support you with step by step instructions. Once you have logged into BRoSS, review the information under 'Personal contact details' and update as required.

You must register a planned RoSO activity once you have been opted in to the Program. After commencing eligible work, you must enter the eligible location and start date into a RoSO plan in BRoSS. This plan may be changed in BRoSS any time before you commence the activity.

Within a year of completing work at an eligible location, you must provide relevant information and evidence to confirm you have completed your work in accordance with your RoSO plan.

If you cannot provide the required evidence for a notifiable event advisory or a RoSO activity, you may provide a [statutory declaration](#). It must include all the required information as specified in section 16 of the [Rule](#). Please review the [obligations](#) web page regarding work evidence requirements for a statutory declaration.

Reporting requirements

As a Program participant, you are responsible for keeping your BRoSS record up to date with certain career milestones and details of work you want counted 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.

<p>Medical course completion <i>This is required to determine the deadline for completion of RoSO.</i></p>	<p>Update 'medical course completion' in BRoSS.</p> <p>You must upload evidence from the university that confirms completion (e.g., testamur) and includes:</p> <ul style="list-style-type: none"> • Your name • University's name • Medical course name • Date of the evidence
<p>Commencement of vocational training <i>This is required to access DPA or DWS location eligibility.</i></p>	<p>Complete the commencement of vocational training advisory in BRoSS.</p> <p>You must upload evidence from the medical college that confirms your enrolment and includes:</p> <ul style="list-style-type: none"> • Name of the medical college • Type of specialisation • Date of commencement • Anticipated date of completion
<p>Attainment of medical specialisation <i>This is required to access scaling benefits.</i></p>	<p>Update the completion of vocational training advisory in BRoSS.</p> <p>You must upload official documentation from the medical college that confirms that date fellowship was attained.</p>

Entering a planned RoSO activity

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

RoSO activity	Reporting requirement
<p>Commencing eligible work <i>This confirms location eligibility.</i></p>	<p>Update your RoSO activity in BRoSS.</p> <p>You must upload a signed contract, letter or statutory declaration confirming the commencement date and work location.</p>
<p>Changing terms of work.</p>	<p>Update your RoSO activity in BRoSS.</p> <p>You must upload evidence from your employer or a statutory declaration detailing the changes to your terms of work.</p>
<p>Completing eligible work.</p>	<p>Complete your RoSO activity in BRoSS.</p> <p>You must upload a signed letter or statutory declaration dated after the completion of the RoSO activity. The evidence must confirm the details of your RoSO activity, including:</p> <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 planned RoSO activities in BRoSS to show how you are going to meet your remaining RoSO within the period allowed. These planned RoSO activities 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 within your 18 year timeframe. The extension would not normally extend the period to complete your RoSO by more than 104 weeks (2 years).

Applications must be made to the Secretary, be received within 18 years of medical course completion, and 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 you will be required to repay the cost of your Commonwealth Supported Place (CSP), less a pro-rata proportion for any RoSO completed. We encourage you to seek independent legal advice before withdrawing.

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](#).

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

In 2025, the Australian Government passed [amendments](#) to [Act](#). These amendments mean if you transitioned to the Program from the MRBS scheme, you will no longer receive a Medicare Ban if you withdraw from the Program. You are still liable to repay the full scholarship amount, less a pro-rata amount for any RoSO you have undertaken. Scholarship values have been entered into BRoSS.

Failure to complete RoSO

If you do not complete your 156-week RoSO within your 18 year timeframe, 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 make sure your medical course timeframe is correct in BRoSS and every eligible RoSO activity 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

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.
- You can contact the Department of Health, Disability and Ageing:
 - **Telephone** 1800 987 104 (Monday-Friday, 8:30am-5:00pm AEST)
 - **Email:** bondedmedicalprogram@health.gov.au
- The Rural Workforce Agency (RWA) in your State or Territory is also available to support you.

Rural Workforce Agencies

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.

Please see the [Rural Health Workforce Australia \(RHWA\) contact](#) website for further information.