



**Australian Government**

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**Department of Health**

**Medical Rural Bonded Scholarship Scheme  
Student Information Booklet for 2015**

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**Disclaimer**

This information is published as a guide only. It by no means overrules or diminishes what is stated in individual contracts with the Commonwealth of Australia.

## **SECTION 1**

### **1.1 The Medical Rural Bonded Scholarship (MRBS) Scheme**

The MRBS Scheme is an Australian Government initiative designed to address doctor shortages outside metropolitan areas across Australia.

The MRBS Scheme provides 100 Commonwealth Supported Places (CSP) each year to first year Australian medical students at participating universities across the country.

Students who join the MRBS Scheme are eligible to receive a Scholarship payment which is indexed annually during the course of study. In 2015, MRBS Scheme students will receive \$26,310.00, which is indexed annually.

In return, following attainment of Fellowship of a specialist college, including General Practice, MRBS Scheme participants will Work for six consecutive years (less any credit obtained through Scaling) in Rural or Remote Areas of Australia. This is referred to as the Return of Service Period. Scaling will allow MRBS Scheme participants the opportunity to reduce the length of their Return of Service Period. Scaling is explained in more detail further on in Section 1 of this booklet.

The need for more doctors in rural Australia is widely recognised and many communities have identified having a local doctor as high on their list of health priorities. Addressing these issues requires a partnership approach between government, universities and particularly doctors who are willing to make a real commitment to providing medical services to communities in rural and remote areas.

Accordingly, students joining the MRBS Scheme will enter into a Contract with the Commonwealth of Australia in the expectation that they will make a legally binding undertaking to honour this agreement.

### **1.2 Application Process**

The admissions offices at each university, contactable via the details listed on page 23, are responsible for the application and nomination process for an MRBS Scheme place following the submission of an application to study medicine. To prioritise nominees for the Scheme, in accordance with Higher Education Support Act 2003 requirements, universities use their ranking processes for all medical places along with students' expression of interest for an MRBS Scheme place.

While different universities may seek expressions of interest in an MRBS Scheme place in different ways, the opportunity to receive an MRBS Scheme place is available to all students accepted into a medical school. Several universities require an expression of interest to receive an MRBS Scheme place to be lodged online (via the internet).

If you wish to seek further information on the application processes used by one or more universities, you may contact the medical school directly. A comprehensive list of participating universities including contact details is in Section 3 of this booklet.

Nominees then submit details to the Department of Health (the Department). Assessment of student eligibility against the items under section 1.3 Eligibility is undertaken by the National

Programme Grants Branch of the Department. Eligible nominees are then offered a contract. Where a nominee withdraws their interest in the Scheme, the next ranked nominee may be sought from the university until its allotted MRBS places are filled or no further applicants are available.

The Minister for Health has delegated to the Assistant Secretary, Health Training Branch, the final decision to enter into agreements with individual students. In line with the mandatory requirements of the Commonwealth Grants Rules and Guidelines, details of individual MRBS grants awarded are published on the Department's website but in a de-identified form.

Consideration of value with relevant money is normally undertaken during the application process. However, the MRBS Scheme overall has already been assessed as providing value with relevant money by meeting the following objectives of the Health Workforce Fund:

- increasing the supply of health workers; and
- addressing health workforce shortages in regional, rural and remote Australia.

### **1.3 Eligibility**

The MRBS Scheme is open to all first year medical students who are Australian citizens, permanent residents of Australia and also New Zealand citizens who held a New Zealand Special Category Visa on or before 26 February 2001.

Citizenship and residency status are determined by the Department of Immigration and Border Protection.

Whether you are an Australian citizen by birth depends on the date of your birth. Most children born in Australia before 20 August 1986 are Australian citizens by birth unless one parent was entitled to diplomatic privileges or was a consular officer of another country. Children born after that date are only Australian citizens if at least one parent was an Australian citizen or permanent resident at the time of their birth.

Having permanent residency status means you have a current visa that permits you to live in Australia indefinitely. There are many different visas that provide permanent residency for citizenship purposes. You can use the [Visa Wizard](http://www.immi.gov.au/Visas/Pages/Find-a-visa.aspx) (<http://www.immi.gov.au/Visas/Pages/Find-a-visa.aspx>) to find a visa of this type. Further information about citizenship and permanent residency status can be obtained by visiting the Department of Immigration and Border Protection website.

### **1.4 Scholarship Payments**

The Scholarship is paid in 10 instalments from March to December, for as long as it normally takes to complete the Medical Course. If a scholar chooses to go part-time, payment options can be arranged with the MRBS team. Payment is not made for repeat years due to the student's failure of the course or for deferrals. Payments are made directly into a scholar's bank account.

The amount of the Scholarship for 2015 is \$26,310.00 and it will be indexed in July 2015. Indexation assures a real level of funding is maintained during the course of study for a Medical Course.

Scholarship holders are advised to plan their finances to cover the months of January and February, when no payments are made.

The Scholarship currently meets the requirements of exemption under 51-10 of the *Income Tax Assessment Act 1997* and is therefore exempt from income tax. MRBS Scheme participants are not required to include the Scholarship income in their tax return. However, the Scholarship is considered to be income for Youth Allowance and other Centrelink payments.

### **1.5 Further Support for MRBS Scheme Participants**

In addition to the Scholarship payments, a comprehensive suite of networking and communication activities are made available to help you prepare for your future Work in rural and remote areas of Australia. The Department has engaged the Australian College of Rural and Remote Medicine (ACRRM) for this purpose. Further information can be found at ACRRM's website <http://www.acrrm.org.au/bonded-support-program>.

Under this programme, ACRRM provides a range of support services to MRBS Scheme participants including online discussions, forums, networking information as well as provision of relevant information via the web, telephone, face to face and newsletters.

As part of the Support Programme, ACRRM offers a conference programme to provide you with information and access to rural and remote health oriented events. MRBS Scheme participants are able to access assistance to attend these conferences as required.

To enable participation in the Support Programme, students' personal contact details will be provided to ACRRM after the Contract has been signed.

### **1.6 Geographical Classification**

The geographical classification system for the MRBS Scheme is based on the Australian Bureau of Statistics, Australian Standard Geographical Classification – Remoteness Areas (ASGC-RA), as amended from time to time. The system groups locations into 'remoteness areas' to determine eligible areas for MRBS Scheme doctors completing their Return of Service Period.

The RA categories for the MRBS Scheme are:

<b>RA category number as used by the Department in the MRBS Scheme</b>
RA1 - Major Cities of Australia
RA2 - Inner Regional Australia
RA3 - Outer Regional Australia
RA4 - Remote Australia

<b>RA category number as used by the Department in the MRBS Scheme</b>
RA5 - Very Remote Australia

Current RA categories can be checked by searching the map on the [Rural and Regional Health Australia](http://www.ruralhealthaustralia.gov.au/internet/rha/publishing.nsf/Content/Locator) (www.ruralhealthaustralia.gov.au/internet/rha/publishing.nsf/Content/Locator) website. The ASGC-RA means the *most recent version* of the ASGC-RA or its replacement at the time of commencement and during your Return of Service Period.

### **1.7 The Contract**

Following a nomination of an MRBS Scheme place from the medical school of your university, the Department assesses the nominations against eligibility criteria to determine the successful applicants. Successful applicants will be advised by the Department and will be provided with an MRBS Contract to complete.

Joining the MRBS Scheme is a legal commitment and you will be strongly advised to seek legal advice to ensure that you fully understand all the terms and conditions before signing the Contract. Your obligations to the Commonwealth are set out in detail in the Contract. A copy of the standard Contract is available for your information at [MRBS Scholarships](http://www.health.gov.au/mrbscholarships) (http://www.health.gov.au/mrbscholarships).

### **1.8 Pertinent Legislation**

The provisions of the Contract are supported by section 19ABA of the *Health Insurance Act 1973*.

### **1.9 Participant obligations**

By agreeing to accept the MRBS Scheme place, you are committing to six consecutive years of practice in Rural or Remote Australia (less any credit obtained through Scaling, (refer Section 1.13) once you have attained Fellowship as a specialist, including General Practice.

If you decide to take up an offer of an MRBS Scheme place, you will be required to enter into a legal Contract with the Commonwealth of Australia. The Contract specifies your rights and obligations on the one hand and the Commonwealth of Australia's on the other.

A student who is under 18 years of age at the time of executing the Contract must notify the Department within 30 days of attaining the age of 18 years. The Department will then send a Deed of Ratification to the student. By signing this Deed of Ratification, a student will unconditionally consent to the conditions of the Contract.

Joining the MRBS Scheme is a legal commitment and it is strongly advised that you seek legal advice to ensure that you fully understand the terms and conditions before signing the Contract.

In brief, the Contract requires participants to:

- Complete their medical studies **and** to gain Fellowship, either as a General Practitioner or a specialist, within 16 years of the first Census Date of the first year of their Medical Course, excluding any approved deferrals.
- Work as a specialist (including General Practice) for six consecutive years (less any credit obtained through Scaling) in Rural or Remote Areas of Australia.

You will not be able to provide professional services outside Rural or Remote Areas between obtaining Fellowship and completing your Return of Service Period.

### **1.10 Return of Service Period**

On attainment of Fellowship you will be required to Work as a specialist MRBS Scheme doctor (including General Practice) in Rural or Remote Areas of Australia for six consecutive years, less any credits obtained through Scaling.

An MRBS Scheme doctor must commence their Return of Service Period within 12 months of attaining Fellowship. MRBS Scheme participants can take breaks in their study and Return of Service Period following the birth or adoption of a child or to complete further post graduate education. Participants must notify the Department in writing no later than 30 days after the commencement of the period of deferral with appropriate proof for their scenario. In any other situation, the participant may apply to the Department in the first instance for a deferral of the start date of their Return of Service Period, but any final decision on deferral is discretionary and will need to be approved by the Minister.

As an MRBS Scheme doctor, you can choose where you Work, and for whom you Work, when undertaking your Return of Service Period. You will be able to Work anywhere under the ASGC-RA classification system in locations categorised as RA2 (Inner Regional Australia) to RA5 (Very Remote Australia).

You can check the [RA category of a location](http://www.ruralhealthaustralia.gov.au/internet/rha/publishing.nsf/Content/Locator) at the Rural and Regional Health Australia (www.ruralhealthaustralia.gov.au/internet/rha/publishing.nsf/Content/Locator) website.

### **1.11 Specialisation**

There are shortages of General Practitioners and other specialists in rural and remote Australia.

As an MRBS Scheme participant you are encouraged to carefully consider your choice of specialty having regard to your obligations under the Contract.

Working in Rural or Remote Areas is a requirement only on attainment of Fellowship, that is, after specialist training (including General Practice) has been completed.

If you are thinking of taking up an MRBS Scheme place you should carefully consider and investigate the types of specialties that are currently available in rural and remote areas with the relevant medical college(s) before signing the Contract. In considering the options it will help to consult the relevant medical college(s). The [Australian Medical Council](http://www.amc.org.au) has contact details for the specialist medical colleges, including the Royal Australian College of General Practitioners on its website at <http://www.amc.org.au/index.php/ass/apo/spp/smc>



Further information about specialist training places can be found in the [Medical Training Review Panel Reports](#), available at [www.health.gov.au/internet/main/publishing.nsf/Content/work-pubs-mtrp](http://www.health.gov.au/internet/main/publishing.nsf/Content/work-pubs-mtrp).

## 1.12 Breach of Contract

An MRBS Scheme participant will be considered to be in breach of the Contract if, for example, they:

- withdraw from the Medical Course after starting the second year of study;
- fail to become a Medical Practitioner within ten (10) years of the Census Date of the first year of their Medical Course (excluding any period of deferral that may have been granted);
- fail to obtain Fellowship of a medical college within sixteen (16) years of starting the Medical Course (excluding any period of deferral that may have been granted);
- do not complete their obligation to Work in Rural or Remote Areas for six (6) consecutive years less any credit obtained through Scaling (excluding any period of deferral that may have been granted).

### *What happens if there is a breach of the Contract?*

Students withdrawing from their Medical Course will not incur adverse financial consequences if they withdraw:

- due to illness or injury with supporting evidence from a Medical Practitioner; or
- before the first Census Date of their Second Year of Study.

In any other situation, if a participant withdraws from the Medical Course after the Census Date of the Second Year of Study of their Medical Course and gains no qualifications or a lesser qualification, they will not have to repay any of the scholarship amount if they sign a separate deed in favour of the Commonwealth of Australia in which it is agreed that the participant will not study medicine within five years of signing the separate deed.

If a participant reapplies to a Medical Course within five years of the execution of the Deed of Termination they will be required to repay the scholarship amount plus interest as a debt owing to the Commonwealth of Australia.

Under the MRBS Scheme if a participant withdraws prior to completing the Return of Service Period they may incur a financial liability **and** a Medicare ban for 12 years. The financial liability is the amount of the total Scholarship received plus interest.

Alternative consequences may flow from other breaches under the Contract. For example if a participant assigns their rights or obligations (that is to legally transfer the Contract into someone else's name) the Department may resort to common law remedies to enforce the Contract against the participant.

**Please Note: This information summarises the breach conditions in the Contract. It does not overrule or diminish what is stated in individual Contracts with the Commonwealth of Australia, which is the legally binding Contract between you and the Australian**

**Government. It is strongly recommended you read the breach conditions in the Agreement carefully and seek legal advice.**

### *Ministerial discretion*

In the event of a breach of the Contract, the Australian Government Minister for Health has sole discretion to accept grounds to reduce repayments of a Scholarship or the restrictions on access to a Medicare Provider Number. The Minister must consider any identified Exceptional Circumstances before such discretion will be exercised.

### **1.13 Scaling**

Scaling is an incentive applied to a range of Australian Government programmes that have a Return of Service Period, including the MRBS Scheme. Scaling increases the attractiveness of Working in rural areas by fast tracking your Return of Service Period based on the Remoteness Area (RA) category you are Working in. The largest discount will be for those willing to Work in the most remote locations of Australia.

Scaling discounts will be automatically applied once you have your Fellowship recognised by Medicare Australia and have commenced Work in an RA2 to RA5 area.

Scaling discounts will be applied to your Return of Service Period each month if:

- you have attained Fellowship and your Return of Service Period has commenced;
- you have Worked in Inner Regional (RA2) to Very Remote Australia (RA5); and
- you have met Medicare's 'value of claims'<sup>1</sup> threshold of \$5,000 for that month.

If you are Working in a salaried position, Scaling discounts will be applied to your Return of Service Period if:

- you have attained Fellowship and your Return of Service Period has commenced;
- you have Worked in Inner Regional Australia (RA2) to Very Remote Australia (RA5); and
- you are Working at least 20 hours per week.

Discounts will be based on your Medicare claiming activity every month. Medicare Australia will look at your claiming history and determine the RA category in which the highest 'value of claims' occurred and apply the Scaling discount to that RA category. The Scaling discount applicable to the major RA category will be discounted from your Return of Service Period end date.

If you are Working in more than one location in a month or for only part of a month Medicare Australia will calculate the claiming activity in all eligible RA categories, irrespective of the number of services provided in each RA category. If you met the 'threshold', Medicare Australia will apply the discount applicable to the RA category where the major activity occurred.

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<sup>1</sup> Value of claims - Medicare Australia equates billing of \$5,000 per month to the minimum hours of work of 20 hours per week as specified in the contract.

If you are a salaried officer, then the Department will apply Scaling. The Scaling discount applicable to the major RA category will be discounted from your Return of Service Period end date.

Scaling will be applied monthly at the following rates:

<b>RA Category</b>	<b>Scaling Discount Rate %</b>
RA2 Inner Regional Australia	10%
RA3 Outer Regional Australia	30%
RA4 Remote Australia	40%
RA5 Very Remote Australia	50%

#### **1.14 Complaints and Appeals**

##### *University Nominations*

Please refer to the *Higher Education Support Act 2003 (HESA)* – Subdivision 19-D – The Fairness Requirements – 19.45 Student Grievance & Review Procedures for information regarding complaints or appeals.

Applicants are encouraged to contact the relevant University Medical School in the first instance to discuss their concerns.

##### *Departmental Assessments*

The Department requires all [complaints relating to a grant process](#) to be lodged in writing. Further details of the policy are available on the Department's internet site ([www.health.gov.au/internet/main/publishing.nsf/Content/pfps-complaintsprocedures](http://www.health.gov.au/internet/main/publishing.nsf/Content/pfps-complaintsprocedures)).

#### **1.15 Feedback**

Applicants may seek feedback regarding their application for the MRBS Scheme by submitting their request in writing to the following address: [gsgdenquiries@health.gov.au](mailto:gsgdenquiries@health.gov.au)

#### **1.16 Conflict of Interest**

Where a participant identifies that a conflict of interest exists or might arise in relation to projects, the participant must identify the actual, apparent or potential conflict of interest and inform the Department immediately.

A conflict of interest may exist, for example, if the participant, or any of its personnel:

- has a relationship, whether professional, commercial or personal, with a party who is able to influence the project assessment process; or

- has a relationship with, or an interest in, an organisation, which is likely to interfere with or restrict the participant in carrying out the proposed activities fairly and independently.

The universities and the Department are also responsible for disclosing conflicts of interest during their involvement in the MRBS application process.

### **1.17 Privacy Issues**

The Australian Privacy Principles (APPs) under the *Privacy Act 1988* impose important obligations on Commonwealth agencies (including the Department of Health). The APPs also apply to private sector bodies. The APPs deal with the collection, use, disclosure and storage of personal information. The Department is required to comply with the APPs when handling personal information under the MRBS Scheme.

### **1.18 Evaluation**

A participant's compliance with their MRBS Contract is assessed by monitoring the following:

- enrolment in their Australian Medical Course;
- graduation from their Medical Course;
- commenced and completed prevocational training;
- registration as a Medical Practitioner;
- commenced and completed Fellowship training; and
- commenced and completed the Return of Service Period in Rural and Remote Area.

These compliance checks assist in continuous reviewing of the MRBS Scheme.

## **SECTION 2: Frequently Asked Questions**

### **2.1 How do I apply for the MRBS Scheme?**

Universities invite students to express their interest in receiving an MRBS Scheme place in different ways. Some require an Expression of Interest form to be lodged online (via their website).

For more information on the application processes used by the universities, contact the medical schools directly using the contact information in Section 3.

Following a nomination of an MRBS Scheme place from the medical school of your university, the Department assesses the nominations against eligibility criteria to determine the successful applicants. Successful applicants will be advised by the Department and will be provided with an MRBS Contract to complete.

### **2.2 Do I have to sign a Contract?**

Yes. To accept the offer of the MRBS Scheme place you will need to sign the Contract sent to you by the Department. You will need to sign the Contract to ensure your enrolment and return it to the Department by the due date, or the offer will lapse.

Participants who sign the Contract before turning 18 years of age must notify the Department within 30 days of turning 18 years old. On this advice, a Deed of Ratification will be sent to the participant by the Department. By signing the Deed of Ratification, a participant will unconditionally consent and adopt in writing, the promises made under the Contract.

### **2.3 Do I have to be from a Rural or Remote Area to be eligible for a Scholarship?**

No. The Scholarship is open to all first year medical students who are Australian citizens, permanent residents of Australia and also New Zealand citizens who held a New Zealand Special Category Visa on or before 26 February 2001.

### **2.4 How will I receive the Scholarship payments?**

Payments are made directly into your nominated bank account. The MRBS is paid in 10 instalments each year from March to December. The payments are structured in this way to coincide with the enrolment period at universities. For students starting mid-year, payments will begin when they commence their Medical Course.

### **2.5 What training is involved in becoming a doctor?**

There are three stages to becoming a fully qualified doctor.

#### *1) Obtaining a degree through a medical school at university.*

Students complete a Medical Course at a medical school in an Australian university. The Medical Course will take between four to six years to complete, depending on whether it is an undergraduate or graduate course.

2) *Prevocational training as an intern and then as a Resident Medical Officer/ Hospital Medical Officer in the hospital system.*

After successfully completing a Medical Course, registration is obtained through the [Australian Health Practitioner Regulation Agency](http://www.ahpra.gov.au) (www.ahpra.gov.au). MRBS Scheme participants proceed to work as an 'intern' in the public hospital system. This is commonly referred to as prevocational training and usually takes one to two years.

3) *Gaining Fellowship of an Australian medical college.*

Fellowship training is a training programme to become either a General Practitioner or a specialist, such as a surgeon or obstetrician. Training during this period is called vocational training. Most vocational training programmes are between three and six years in duration. The [Australian Medical Council](#) has contact details for the specialist medical colleges, including the Royal Australian College of General Practitioners.

## **2.6 What is the time commitment of the MRBS Scheme?**

The time it takes to complete your commitment to the MRBS Scheme will depend on the time it takes to complete your Medical Course, prevocational and vocational training, and Return of Service Period.

A graduate entry student could complete their prevocational and vocational medical training in 9 to 12 years and an undergraduate entry student could complete their training in 11 to 14 years.

All doctors who want to participate in the Medicare system have to complete prevocational and vocational training regardless of whether or not they participate in the MRBS Scheme.

The Return of Service Period of six consecutive years of Work in a Rural or Remote Area (less any credit obtained through Scaling) commences after gaining Fellowship and being recognised as a specialist, including General Practice, by Medicare Australia. Therefore the entire period of time from commencement of studies to completion of the Return of Service Period could be between 16 and 21 years. These estimates allow up to 12 months post-Fellowship for the participant to relocate to a Rural or Remote Area if granted a deferral and do not include any credit obtained through Scaling.

### ***Example 1 - Graduate Entry***

In the following example you could complete your Return of Service Period within 16 to 19 years from the date you commenced your Medical Course, assuming you take a full 12 months post-Fellowship to relocate to a Rural or Remote Area.

A graduate studying full time may undertake:

- 4 years university study
- 1<sup>st</sup> post-graduate year (PGY 1 - internship)
- 2<sup>nd</sup> post-graduate year (PGY 2)
- 3-6 years vocational training \*
- 6 years Work in a Rural or Remote Area

### ***Example 2 - Undergraduate Entry***

In this example you could complete your Return of Service Period within 18 to 21 years from the date you commenced your Medical Course, assuming you take a full 12 months post-Fellowship to relocate to a Rural or Remote Area.

An undergraduate studying full time may undertake:

- 6 years university study
- 1<sup>st</sup> post-graduate year (PGY 1 - internship)
- 2<sup>nd</sup> post-graduate year (PGY 2)
- 3-6 years vocational training \*
- 6 years rural Work in a Rural or Remote Area

\*Note: Most vocational training programmes are between three and six years in duration.

### **2.7 If I receive an MRBS Scheme place offer from one university, will it be valid at another Australian university?**

No. The MRBS Scheme place is allocated and linked to the university making the offer of a place at medical school. This means that if you are successful in receiving an offer of an MRBS Scheme place from a university, **it is only valid for that specific university.**

### **2.8 Can I defer the start of my Medical Course?**

It is accepted that universities may allow you to defer starting your medical study after you have been offered a place under the MRBS Scheme. The Commonwealth of Australia would not enter into a Contract with you in this case. It remains at the university's discretion as to whether a Scholarship would be offered to you when you commence your study in the following year, and you would need to sign a Contract with the Commonwealth of Australia at that time.

### **2.9 Can I defer while studying for my Medical Course?**

Yes, providing your university agrees. During periods of deferral, your Scholarship payments would cease until you recommence studying and have provided the Department with proof of your re-enrolment.

### **2.10 Can I transfer from my MRBS Scheme place to a standard entry Commonwealth Supported Place (CSP) previously known as a HECS place?**

No, your place at university is tied to the MRBS Scheme.

Withdrawal from the MRBS Scheme will mean that you forfeit your medical school place and you may not be able to continue in the medical course. However, if the university agrees, you may change to a CSP place before the Census Date (that is, the date your university finalises its places) in the first year that you start your course.

### **2.11 If I fail one year of my studies, can I repeat?**

Yes, if the university gives approval for you to repeat. However, you will only receive your Scholarship payments for the number of years it would normally take to complete your Medical

Course, which will be stated in the Contract. Any extra years taken to complete your Medical Course you will need to fund yourself.

### **2.12 I am interested in the MRBS Scheme but would like to study a double degree that includes medicine. Can I still apply?**

Yes. The Contract allows you to apply for the MRBS Scheme, although you will only receive the Scholarship payments for the number of years it would take to complete a single Medical Course. Please refer to your university for the correct length of time for a single Medical Course. This number must be specified in the Contract. This does not alter your obligation to gain Fellowship within 16 years of the first Census Date of the first year of your Medical Course and to begin Work in a Rural or Remote Area within 12 months of gaining Fellowship

### **2.13 Why are graduates and undergraduates required to commit to the same period of rural Work?**

The aim of the MRBS Scheme is to deliver more doctors to Rural or Remote Areas of Australia where there is a shortage of doctors. Since the inception of the MRBS Scheme in 2001, the Australian Government policy is that in return for supporting students to obtain a medical degree, MRBS Scheme participants commit to a bonded rural Return of Service Period of six consecutive years. This requirement does not differentiate between the lengths of various university Medical Courses.

### **2.14 Can I take time out for parenting?**

Yes. Within the Contract there is provision for you to defer your obligation to the Commonwealth, for the purpose of parenting. This deferral period is available for a participant of either sex, for each event, including a birth or an adoption. Multiple births (e.g. twins) are counted as a single event for the purposes of a deferral period.

You will need to notify the Department in writing no later than 30 days after the commencement of the deferral period which must include the birth or adoption date of your child. You must provide supporting evidence, such as the child's birth certificate.

Deferrals for parenting may be taken for a period of up to one year. However, you must inform the Department of your intention to do so, and provide any evidence the Department requests. You will need to seek Departmental approval in the first instance for longer periods of leave.

### **2.15 Can I choose where to Work and will I be able to practise in more than one rural location during my Return of Service Period?**

Yes, provided it is an applicable rural area where you choose to Work i.e. in an RA2 (Inner Regional Australia) – RA5 (Very Remote) location. You can complete your Return of Service Period by practising in one or more Rural or Remote Areas.

### **2.16 Is there flexibility in my Working hours during my Return of Service Period?**

Yes, there is flexibility as long as you Work for not less than nine months of each full calendar year and at least 20 hours per week. You will also need to ensure this includes Working for no less than three months in any six month period unless the Department agrees otherwise. See the Contract for further details at [MRBS Scholarships](http://www.health.gov.au/mrbscholarships) (www.health.gov.au/mrbscholarships).



### **2.17 Am I entitled to have annual leave/sick leave during my return of service?**

Yes, as with normal working conditions and arrangements agreed with your employer, providing you meet your Return of Service Period under the Contract.

### **2.18 Do the years of rural Work need to be consecutive?**

Yes. The Return of Service Period is six (6) years. To fulfil your obligations under the Contract you must Work:

- in a Rural or Remote Area;
- for a minimum of 20 hours a week;
- for nine (9) consecutive months a year;
- for no less than three (3) months duration in any six (6) month period;
- for six (6) consecutive years.

You are entitled to take breaks in your Return of Service Period for parenting and study purposes. If you do so you will need to inform the Department and provide any supporting documentation requested by the Department. To extend these breaks beyond 12 months, or to defer for any other reason, you will need to seek Departmental approval in the first instance, but any final decision will need to be made by the Minister.

### **2.19 If I don't complete my rural Work will I still be able to practise as a doctor?**

If you do not complete your Return of Service Period you would be in breach of the MRBS Scheme Contract and not be able to access a Medicare provider number for the exclusion period of up to 12 years. However, you may still be able to work as a salaried medical officer in hospitals, some State funded community health services, government, medical education, research institutes and many other medical careers.

If you are not a country-resident medical student, you would also be required to repay the entire Scholarship amount paid to you, plus interest, minus a credit for those years you had already Worked in rural and remote areas under the Contract. The credit that you receive cannot be reduced by Scaling.

If you are a country-resident medical student, you would be required to repay half of the Scholarship amount paid, plus interest, minus a credit for those years Worked in Rural or Remote Areas. The credit you receive cannot be reduced by Scaling.

### **2.20 Can I 'buy out' of the MRBS Scheme?**

No. This Scheme does not permit participants to 'buy out'. If you do not fulfil your requirements under the MRBS Scheme, you will be in breach of your Contract and be subject to financial liability and a Medicare Provider Number ban. A summary of the consequences for breaching your Contract are set out in this Booklet.

### **2.21 Can MRBS Scheme participants undertake vocational training overseas?**

Yes, however you must return to Australia and commence your Return of Service Period within 12 months of attaining Fellowship (i.e. a specialist or General Practitioner qualification)

recognised by Medicare Australia) which you must obtain within 16 years of the first Census Date of the first year of their Medical Course, unless a deferral is granted.

When making a decision about studying overseas, the [Australian Medical Council \(AMC\)](http://www.amc.org.au/) (<http://www.amc.org.au/>) has information about the implications for medical registration on your return to Australia.

You may also wish to consult with the relevant Australian specialist medical college(s) to find out whether they allow overseas placements within their Fellowship courses and what process applies in recognising the training you may undertake overseas.

The [Australian Medical Council](#) has contact details for the specialist medical colleges, including the Royal Australian College of General Practitioners.

If you choose to gain Fellowship qualifications overseas you would then have to seek assessment of your qualifications through the AMC and the relevant Australian specialist medical college before being recognised as a specialist or General Practitioner in Australia.

Although this procedure is administered by the AMC, the relevant specialist medical college undertakes assessment of each applicant's training and experience. The AMC website also contains information about the recognition of overseas specialist qualifications in Australia.

## **2.22 Is vocational training included in the Return of Service Period?**

No. The Return of Service Period, less any credit obtained through Scaling, commences after you have attained specialist Fellowship (including General Practice) from a medical college and been recognised by Medicare Australia. Therefore, vocational training can take place anywhere in Australia or overseas (see the previous question and answer).

## **2.23 Can I specialise in an area of my choice?**

Yes, however you need to be aware that some highly specialised sub-specialties may only have facilities in major centres and capital cities, and would not be viable in a Rural or Remote Area of Australia. Therefore, you need to carefully consider your choice of specialty, having regard to your obligations under the Contract.

The *Health Insurance Regulations 1975*, (*Health Insurance Act 1973*) list the currently recognised medical colleges that lead to Fellowship. A copy of the current list is attached to the Contract.

To investigate the types of specialties that you can study, contact details for the specialist medical colleges, including the Royal Australian College of General Practitioners can be obtained from the Australian Medical Council.

Further information regarding vocational training places for Fellowship of a medical college is contained in the [Medical Training Review Panel reports](#) at ([www.health.gov.au/internet/main/publishing.nsf/Content/work-pubs-mtrp](http://www.health.gov.au/internet/main/publishing.nsf/Content/work-pubs-mtrp)).

The Medical Training Review Panel reports include data about first year places in the Australian General Practice Training programme that are likely to be available in the coming year.

## **2.24 Are the MRBS Scheme payments indexed?**

Yes, the Scholarship Amounts under the MRBS Scheme are indexed in July of each year according to the Australian Government Treasury's Wage Cost Index 1 or its replacement.

## **2.25 Will I have to pay the HECS-HELP?**

Yes. You will be responsible for your HECS-HELP debt. Further advice on [your individual income and HELP repayments](#) can be obtained from the Department of Education's website at ([www.studyassist.gov.au/sites/studyassist](http://www.studyassist.gov.au/sites/studyassist)) or free call 1800 020 108.

## **2.26 Will I have to pay income tax on the MRBS Scheme?**

No. The Australian Taxation Office has advised that the MRBS Scheme is currently exempt from income tax because it meets the requirements for exemption under section 51-10 of the *Income Tax Assessment Act 1997*.

MRBS Scheme participants are not required to include the Scholarship income in their tax return.

## **2.27 What does the term 'professional service' mean in the Contract?**

Professional Service has the same meaning as in the *Health Insurance Act 1973* (a medical service rendered by a doctor that can be charged to Medicare).

A full interpretation of the term 'Professional Service' can be found in the *Health Insurance Act 1973* available at the [Comlaw](http://www.comlaw.gov.au/Series/C2004A00101) website (<http://www.comlaw.gov.au/Series/C2004A00101>).

## **2.28 Am I still eligible for Youth Allowance or Austudy?**

If you are single, the value of the MRBS Scheme generally precludes payment of Youth Allowance or Austudy. This is because Scholarship payments are regarded as income for the purposes of Centrelink payments. However, if you have a partner or dependent children, you may qualify for a part payment or be entitled to receive a low-income health care card.

For further information and to clarify your entitlements, contact Centrelink by calling 13 24 90, visiting [Centrelink](#)'s website at ([www.humanservices.gov.au/customer/dhs/centrelink](http://www.humanservices.gov.au/customer/dhs/centrelink)) or by visiting your nearest Centrelink customer service centre.

## **2.29 Where can I Work?**

Remoteness Area (RA) categories apply to the MRBS Scheme to determine eligible Work areas for MRBS Scheme participants completing their Return of Service Period. You will be able to Work anywhere under the ASGC-RA classification system in locations categorised as RA2 (Inner Regional Australia) to RA5 (Very Remote Australia). You can check the [RA category of a location](#) at ([www.ruralhealthaustralia.gov.au/internet/rha/publishing.nsf/Content/Locator](http://www.ruralhealthaustralia.gov.au/internet/rha/publishing.nsf/Content/Locator)).

If you commence your Return of Service Period in a Rural or Remote Area which then ceases to be a Rural or Remote Area you are entitled to continue working at that location until the end of your Return of Service Period. If you undertake Vocational Training in a Rural or Remote Area which then ceases to be a Rural or Remote Area at any time up to commencement of your Return of Service Period, you must apply to the Department to remain in that location to complete your

Return of Service Period. The Department may request further information from you and approval may be subject to conditions.

### **2.30 What is Scaling?**

Scaling is an incentive that applies to a range of Australian Government programmes that have a Return of Service Period, including the MRBS Scheme. Scaling increases the attractiveness of Working in rural areas by fast tracking your Return of Service Period based on the Remoteness Area (RA) category you are Working in. The greatest reward will be for those willing to Work in the most remote locations of Australia.

### **2.31 When can I begin to reduce my Return of Service Period using Scaling?**

Scaling will be applied once you have attained Fellowship and commenced your Return of Service Period.

### **2.32 What are the eligibility criteria?**

Scaling discounts will be applied to your Return of Service Period each month if:

- your Return of Service Period has commenced;
- you have Worked in an RA2 (Inner Regional Australia) to RA5 (Very Remote Australia) area; and
- you have met Medicare's 'value of claims' threshold of \$5,000 for that month.

### **2.33 How will Scaling discounts be calculated?**

Discounts will be based on your claiming activity every month. Medicare Australia will look at your claiming history and determine the RA category in which the highest 'value of claims' occurred and apply the Scaling discount to that RA category. The Scaling discount applicable to the major RA category will be discounted from your Return of Service Period end date. Scaling will be applied monthly at the following rates:

<b>RA Category</b>	<b>Scaling Discount Rate %</b>
RA2 - Inner Regional Australia	10%
RA3 - Outer Regional Australia	30%
RA4 - Remote Australia	40%
RA5 - Very Remote Australia	50%

### **2.34 What if I only Work in an area for a short period of time or Work in more than one location in a month?**

Medicare Australia will calculate the claiming activity in all eligible RA categories, irrespective of the number of services provided in each RA category. If you met the 'threshold', Medicare Australia will apply the discount applicable to the RA category where the major activity occurred.

### **2.35 Does Scaling apply if I am in a salaried position?**

If you are a salaried medical officer, then the Department will apply Scaling. The Scaling discount applicable to the major RA category will be discounted from your Return of Service Period and end date.

### **2.36 Can I Work for the Royal Flying Doctor Service?**

Yes. If you Work for the Royal Flying Doctor Service (RFDS) you will be meeting your obligations under the Contract.

### **2.37 Is there further support for MRBS Scheme participants while studying?**

Yes. The Australian College of Rural and Remote Medicine (ACRRM) has been engaged by the Department to provide additional assistance through the Support Programme.

The Support Programme funds students, junior doctors and registrar participants to attend national rural health conferences, enables access to the ACRRM online medical education resources plus communication with peers and mentors via a 'virtual community'. Further information on the Support Scheme can be accessed at the [ACRRM](http://www.acrrm.org.au) website (<http://www.acrrm.org.au/bonded-support-program>).

## SECTION 3: University Medical Schools

This information is published as a guide only.

University	Email	Phone
The University of Adelaide	<a href="mailto:fhsadmissions@adelaide.edu.au">fhsadmissions@adelaide.edu.au</a>	(08) 8313 4859
Australian National University	<a href="mailto:medadmissions@anu.edu.au">medadmissions@anu.edu.au</a>	(02) 6125 1304
Deakin University	<a href="mailto:medinfo@deakin.edu.au">medinfo@deakin.edu.au</a>	(03) 5227 2120
Flinders University	<a href="mailto:medadmissions@flinders.edu.au">medadmissions@flinders.edu.au</a>	(08) 8201 3800
Griffith University	<a href="mailto:medicine@griffith.edu.au">medicine@griffith.edu.au</a>	(07) 5678 0704
James Cook University*	<a href="mailto:medicine@jcu.edu.au">medicine@jcu.edu.au</a>	(07) 4781 6232
The University of Melbourne	<a href="mailto:sc-mdhs@unimelb.edu.au">sc-mdhs@unimelb.edu.au</a>	(03) 8344 5890
Monash University Clayton and Churchill Campuses	<a href="mailto:medicineadmissions@monash.edu">medicineadmissions@monash.edu</a>	(03) 9905 0567
The University of Newcastle	<a href="mailto:15000-UoN-Enquiries@newcastle.edu.au">15000-UoN-Enquiries@newcastle.edu.au</a>	(02) 4921 5000
The University of New England	<a href="mailto:ruralmed@une.edu.au">ruralmed@une.edu.au</a>	(02) 6773 3877
The University of Notre Dame Fremantle Campus	<a href="mailto:fremantle.medicine@nd.edu.au">fremantle.medicine@nd.edu.au</a>	(08) 9433 0228
The University of Notre Dame Sydney Campus	<a href="mailto:sydney@nd.edu.au">sydney@nd.edu.au</a>	(02) 8204 4450
The University of New South Wales	<a href="mailto:medicine.info@unsw.edu.au">medicine.info@unsw.edu.au</a>	(02) 9385 8765
The University of Queensland	<a href="mailto:admissionsenquiries@admin.uq.edu.au">admissionsenquiries@admin.uq.edu.au</a>	(07) 3365 2203
The University of Sydney	<a href="mailto:medicine.info@sydney.edu.au">medicine.info@sydney.edu.au</a>	(02) 9351 3132
The University of Tasmania	<a href="mailto:course.info@admin.utas.edu.au">course.info@admin.utas.edu.au</a>	1300 363 864
The University of Western Australia	<a href="mailto:meddentadmissions@uwa.edu.au">meddentadmissions@uwa.edu.au</a>	(08) 6488 8500
The University of Western Sydney	<a href="mailto:medstudent@uws.edu.au">medstudent@uws.edu.au</a>	1300 897 669
The University of Wollongong	<a href="mailto:gsm-admissions@uow.edu.au">gsm-admissions@uow.edu.au</a>	1300 367 869

## **SECTION 4: Other scholarships and Information**

### **4.1 Rural Australia Medical Undergraduate Scholarship (RAMUS) Scheme**

A scholarship that may interest you is the [Rural Australia Medical Undergraduate Scholarship \(RAMUS\) Scheme](#). RAMUS scholarships are targeted at medical students from a rural background who need financial support to assist with their accommodation, travel and living expenses while they are studying medicine.

Successful applicants receive a scholarship of \$10,000 a year during their medical studies subject to satisfactory progress through their course and continuing financial need.

### **4.2 Other scholarships and information for Australian medical students**

A variety of other scholarships and funding arrangements may be available to students who are interested in a career in medicine. Some of these are listed below. You can visit relevant websites or contact university scholarship offices for further information.

### **4.3 Career exploration, information and a scholarship list**

[For further information you can go to the My Future website.](#)

### **4.4 Other scholarship opportunities**

[John Flynn Placement Program](#)

[Puggy Hunter Memorial Scholarships](#)

### **4.5 Of further interest**

[ACRRM Bonded Support Program](#)

[Information about going to university](#)

[National Rural Health Students' Network \(NRHSN\) at universities](#)

[Australian Medical Students Association](#)

[Rural Clinical Schools](#)

[University Departments of Rural Health](#)

### **4.6 Contact details for the MRBS Scheme**

To make further enquiries please contact the Department of Health:

**Website:** [MRBS Scholarships](http://www.health.gov.au/mrbscholarships) (<http://www.health.gov.au/mrbscholarships>)

**Email:** [MRBScholarships@health.gov.au](mailto:MRBScholarships@health.gov.au)

**Post:** MRBS Scheme  
MDP 149  
Department of Health  
GPO Box 9848  
CANBERRA ACT 2601