

Application for exemption from Lifetime Health Cover loading



Complete this form if you think you might be eligible for an exemption from the Lifetime Health Cover loading. Please see the table below for details on the supporting documents you'll need to provide to help us assess your application. If you're unsure whether you're eligible for an exemption, please get in touch on **134 246**.

Membership information

Title	First name	Family name
Address		
Suburb	State	Postcode
Date of birth	ahm member number	

Exemption information

Please tick the box below that applies to you and send the completed form along with any required documents to **info@ahm.com.au**. Photocopies of original documents are acceptable.

Tick one	Your circumstances	Documents you need to provide
<input type="checkbox"/>	Australian citizen or permanent resident returning from overseas	
<input type="checkbox"/>	I was aged over 31 and overseas on 1 July and have joined hospital cover since my return to Australia	International Movement Record. Contact the Department of Home Affairs on 131 881 or visit www.homeaffairs.gov.au to obtain Form 1359
<input type="checkbox"/>	I turned 31 after 1 July 2000 and was overseas on 1 July following my 31st birthday and I intend to join/have joined hospital cover within a year of my return to Australia	International Movement Record. Contact the Department of Home Affairs on 131 881 or visit www.homeaffairs.gov.au to obtain Form 1359
<input type="checkbox"/>	I registered for full Medicare benefits (green or blue Medicare card) on or after 1 July 2009 and I was overseas on the first anniversary of my Medicare registration date and I intend to join/have joined hospital cover within a year of my return to Australia	International Movement Record and Letter from Medicare confirming registration date. For an International Movement Record, contact the Department of Home Affairs on 131 881 or visit www.homeaffairs.gov.au to obtain Form 1359. For an Australian Medicare registration date letter, visit a Medicare office or call 132 011
	Please note: A person is taken to have returned from overseas if they return for a period of 90 consecutive days or more. From 1 July 2016, Norfolk Island is considered part of Australia rather than overseas	
<input type="checkbox"/>	New Australian migrants I intend to join/have joined hospital cover within a year of registering for full Medicare benefits (green or blue Medicare card) Please note: If you were over 31 and living on Norfolk Island on 1 July 2016, you need to have joined hospital cover by 1 July 2017 to avoid paying the Lifetime Health Cover loading	Letter from Medicare confirming registration date. Visit an Australian Medicare office or call 132 011
<input type="checkbox"/>	Non-resident I am not eligible for full Medicare benefits (I don't have a green or blue Medicare card)	If you are from a Reciprocal Healthcare Country, a copy of your yellow (Reciprocal) Medicare card If you are not from a Reciprocal Healthcare Country, a copy of the photo page of your passport and evidence of your visa. Where your visa has been issued electronically and is not endorsed in your passport, please provide a copy of the letter or email issued to you by the Department of Home Affairs
<input type="checkbox"/>	Veterans' Affairs Gold Card holder I hold or have held a Department of Veterans' Affairs Gold Card after 30 June 1999	Written evidence of the period of time you have held a Gold Card. Contact the Department of Veterans' Affairs on 133 254
<input type="checkbox"/>	Australian Antarctic Division I have had health services provided by or through the Australian Antarctic Division, part of the Department of Environment and Energy	Written evidence of the period of time you have had health services provided by or through Australian Antarctic Division. Contact the Department of the Environment and Energy, Australian Antarctic Division on (03) 6232 3209
<input type="checkbox"/>	Ex-Australian Defence Force Personnel I am an ex-member of the Australian Defence Force	Discharge Certificate or a Certificate of Service. Contact the Department of Defence on 1300 333 362
<input type="checkbox"/>	Other I don't think any of the above circumstances apply to me, but I believe I might still be eligible to have my loading removed	Documents to support your position. This may include your Transfer Certificate from your previous health insurer; International Movement Record from Department of Home Affairs; and/or Medicare registration date letter from Medicare

Email this form and the required documentation to **info@ahm.com.au** with your **ahm member number** and **'LHC form'** in the email subject.

You can also post to ahm health insurance Locked Bag 4, Wetherill Park NSW 2164

Your privacy: We're subject to the *Privacy Act 1988* and comply with the principles for handling your personal information. View the ahm Privacy Policy at **ahm.com.au** or contact us to have a copy posted or emailed to you. ahm health insurance is a business of Medibank Private Ltd ABN 47 080 890 259. 'ahm health insurance' and 'ahm' are references to Medibank Private Ltd trading as ahm health insurance..

Lifetime Health Cover loading removal

A Lifetime Health Cover loading must be removed after the member has held hospital cover for a continuous period of 10 years or for a cumulative period of 10 years (inclusive of other Fund Paid Hospital Days) interrupted only by permitted days without hospital cover.

To check you have held hospital cover for a period of 10 consecutive years, you need to provide a Transfer Certificate from any previous Health Fund you had cover within that 10 year period.

For further information about Lifetime Health Cover please visit www.privatehealth.gov.au or contact the Department of Health on 1800 020 103.