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RHCA - 405 and 410 visa holders from the United Kingdom

You must meet certain criteria to enrol in Medicare under the Reciprocal Health Care Agreement (RHCA) we have with the United Kingdom (UK).

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Eligibility

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Criterion 3 - determine if you normally live in Australia

Enrol in Medicare

Eligibility

You must be from the UK, and:

- hold a visa subclass 405, or
- 410 - if you applied for it or we issued it after 1 December 1998

If you have a 405 visa or 410 visa

You're eligible if you're:

- a UK resident
- covered for health insurance in line with the UK legislation, and temporarily in Australia, but not a resident

Criterion 1 - prove you’re a UK resident

To prove you're a UK resident you need 1 or more of the following:

- a UK passport - this includes passports from the Isle of Man, Jersey or Guernsey
- a National Health Service Medical Card for Great Britain and the Isle of Man
- a Health Service Medical Card for Northern Ireland
- a certificate from the Social Security Committee of the States of Jersey
- proof of insurance from the Guernsey States Insurance Authority or other proof of residence in Guernsey, or
- a European Health Insurance Card with the initials UK

If you have this proof, we then need to determine if you're an Australian resident. Read criterion 2.
Criterion 2 - determine if you’re an Australian resident

You’ve shown us proof that you’re a UK resident. Now we need to determine if you’re an Australian resident.

You may be eligible if you arrived in Australia for the first time:
• in the past 12 months, and haven’t been here more than 6 months - this is either in a row or with gaps
• more than 12 months ago - even if you haven’t been here for more than 6 months in the past 12 months - this is either in a row or with gaps

If you meet this criteria, we need to establish if you normally live in Australia. Read criterion 3.

You’re not eligible

If you lived in Australia more than 6 months in the past 12 months - this is either in a row or with gaps, the RHCA doesn’t cover you. This means you’re not eligible for Medicare under this agreement.

Criterion 3 - determine if you normally live in Australia

We consider you may normally live here if:
• you plan to spend more than 6 of the next 12 months here
• you’ve had a regular and significant pattern of visits here for several years
• you own property here
• you lease or rent property here
• you have a spouse, parent, or children living here
• you have a job here
• you have a bank account here
• you have a car registered in your name here
• you have ties to the community here - for example you belong to a club

If less than 3 of these apply to you, you may be eligible for Medicare under the RHCA we have with the UK for 405 or 410 visa holders.

You’re not eligible

If 3 or more of the points above apply to you, the RHCA doesn’t cover you. This means you’re not eligible for Medicare under this agreement.

Enrol in Medicare

If you think you’re eligible under the RHCA, you’ll need to:
• fill in the Medicare enrolment application form
• get certified copies of:
  • the documents to prove you’re a UK resident
  • a statutory declaration stating details to support that you’re a resident of the UK and not of Australia

Post your form and documents to the:

Department of Human Services
Medicare
PO Box 9822
Melbourne VIC 3001
United Kingdom Reciprocal Health Care Agreement for 405 and 410 retirement visa holders

This information is to help 405 and 410 retirement visa holders in Australia to determine if the Australia–United Kingdom (UK) Reciprocal Health Care Agreement applies to them.

Your eligibility is assessed on several factors. The RHCA applies to visa holders who are both:

- residents of the United Kingdom, and
- temporarily in Australia - that is, in Australia but not normally a resident

A person is normally a resident if they regularly live in Australia. If you're normally a resident in Australia you aren't eligible under the RHCA. You may be eligible under the RHCA if the following criteria applies.

**Criterion 1 - proof of residence in the UK**

To prove residence in the UK you need to provide 1 or more of the following:

- a current UK passport - includes passports issued in the Isle of Man, Jersey or Guernsey
- a National Health Service Medical Card - Great Britain and the Isle of Man
- a Health Service Medical Card - Northern Ireland
- a certificate issued by the Social Security Committee of the States of Jersey
- proof of insurance issued by the Guernsey States Insurance Authority or other proof of residence in the Bailiwick of Guernsey, or
- a European Health Insurance Card with initials UK

If you can't prove your residence in the UK, you are not eligible under the RHCA.

If you have met the requirements of this criterion, we need to determine whether you're normally a resident in Australia.
Criterion 2 - determine if you're a resident in Australia

If you’ve lived in Australia for a total of more than 6 of the past 12 months, either continuously or intermittently, you aren’t eligible under the RHCA.

If you arrived in Australia for the first time in the past 12 months, and haven’t spent more than 6 months here since then, either continuously or intermittently, you’re eligible under the RHCA - you aren’t considered normally a resident in Australia. Read more about enrolment below.

If you arrived in Australia for the first time more than 12 months ago, you may not be eligible under the RHCA even if you haven’t lived in Australia for a total of more than 6 of the past 12 months, either continuously or intermittently. Read more about criterion 3.

Criterion 3 - established lifestyle

Your eligibility also depends on your established lifestyle in Australia. You’re considered normally a resident and not eligible under the RHCA if 3 or more of the following apply to you:

- you intend to spend more than 6 of the next 12 months in Australia
- your visits to Australia form a pattern of regular and significant visits over a number of years
- you own property in Australia
- you lease or rent property in Australia
- you have a spouse, parent, or children living in Australia
- you’re employed in Australia
- you have a bank account in Australia
- you have a motor vehicle registered in your name in Australia
- you have formed ties to the community in Australia, such as membership of a club or other organised groups
Enrolment

If you think you’re eligible under the RHCA, complete the Medicare enrolment application form. You can post or email it, along with certified copies of supporting evidence, to:

Victoria Medicare Public Eligibility Team  
Department of Human Services  
Medicare  
PO Box 9822  
Melbourne VIC 3001

Email the MPS eligibility team.

Make sure you also send a signed statutory declaration confirming your residence status under all criteria.