

Under 31: What You Need to Know About Lifetime Health Cover loading

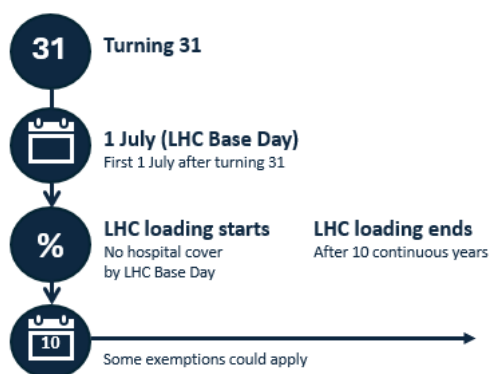
Under 31? Now is an ideal time to think about private hospital cover. Why? Because once you hit 31, you might start paying extra for it – the ‘extra’ being the Lifetime Health Cover (LHC) loading

What’s LHC loading?

LHC loading is an extra cost added to your hospital insurance premium – **2% (up to 70%) for every year you’re over 30** when you first purchase private health insurance hospital cover (hospital cover).

So, if you wait until you’re 35, that’s an extra 10% on top of your premium! The LHC loading stays on your premium for **10 continuous years**.

You can break up your 10 years of continuous cover with any of the ‘**permitted days without hospital cover**’. However, the breaks in hospital cover don’t count towards the 10 years.



When do you need hospital cover?

As an Australian resident or citizen, to avoid the LHC loading, you need to purchase **hospital cover** by your **LHC Base Day** – that’s **1 July following your 31st birthday**.

Examples:

Age	And you turn 31 on ...	Then LHC Base Day is
31	November 2025	1 July 2026
31	March 2026	1 July 2026
31	July 2026	1 July 2027

If you don’t have hospital cover by your LHC Base Day, you’ll start paying the LHC loading when you choose to purchase it later.

What if I already have hospital cover?

Great! If your hospital cover is with an **Australian private health insurer** and it’s current on your LHC Base Day, you’re all set – **no loading applies**.

Important: **general treatment** (also called **extras**), **Overseas Visitor Health Cover**, **Overseas Student Health Cover**, and **international health insurance** don’t count as hospital cover for the purposes of avoiding the LHC loading.

If you’re not sure about your policy or whether it includes the right type of hospital cover to avoid LHC loading, contact your insurer for further advice.

What if you were overseas on your LHC Base Day?

You will not have to pay the LHC loading if you purchase hospital cover **within 12 months of your first return to Australia** that is for a period of **90 consecutive days or more**. The anniversary of your first return to Australia of 90 days or more becomes your new LHC Base Day.

You’ll need to provide evidence to your insurer of any time spent overseas on or after your LHC Base Day, like an ‘**International Movement Record**’ which can be applied for online at homeaffairs.gov.au, along with any other documents they may require.

What if you live overseas and make a return trip to Australia, will you be affected by the LHC loading?

No stress! You can make return visits to Australia of up to **90 consecutive days**, per visit, and still be considered overseas for the purposes of the LHC loading.

If your visit exceeds **90 consecutive days**, and you don’t **purchase hospital cover within 12 months of your first return date**, the LHC loading will apply based on your age at the time of commencing hospital cover, even if you leave Australia again after this visit.

If you plan to go overseas again after buying cover, talk to your insurer. They can explain your options.

Are there any exemptions?

Yes, but they’re limited. You’re exempt if you’re:

- A current member of the **Australian Defence Force** on your LHC Base Day, and/or
- A holder of a **Department of Veterans' Affairs Gold Card**

Important: There are no exemptions if you miss your LHC Base Day.

What happens if you cancel your hospital cover?

If you’ve held hospital cover on or after your LHC Base Day, you can access your ‘**permitted days without hospital cover**’. You get a cumulative total of **1,094 days (3 years less one day)** without hospital cover during your lifetime without increasing your LHC loading.

Always check with your insurer before cancelling your hospital cover to understand your options.

Check your LHC Base Day now

Head to the Australian Government website privatehealth.gov.au to find out more information about private health insurance. You can also use the **LHC Calculator** to find your LHC Base Day and see if the loading applies to you.