

Policy

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Financial hardship for payment of registration fees

1. Purpose

The policy has been developed by Ahpra and National Boards to guide decisions on consideration of financial hardship for the payment of registration fees.

2. Scope

The policy applies to individuals applying for or renewing the following registration types with the relevant National Boards:

- general
- provisional
- limited, or
- specialist.

The policy does not apply to recent graduates for the following professions, as a reduced application or registration fee already applies:

- Chinese Medicine
- Medical, or
- Nursing and midwifery.

Appendix 1 of this policy summarises the scope of this policy as adopted for each National Board (the relevant National Board).

3. Definitions

3.1 Financial hardship

You're considered to be in financial hardship when unable to provide the following for yourself, your family, or other dependents:

- food
- accommodation
- clothing
- medical treatment
- education, and/ or
- other basic necessities.

This can be as a result of an unexpected event or unforeseen changes outside your control.¹

¹ Based on the definition used by the [Australian Tax Office](#) to distinguish serious hardship from financial difficulties.

3.2 Registration fee

Means a relevant fee payable by a health practitioner for registration or renewal of registration under the National Law.

4. Principles

We recognise that financial hardship is a challenging experience for individuals and this may make it difficult at times to pay registration fees. The ability to gain or maintain registration enables individuals to gain employment to improve their financial status and contribute to Australia's health workforce.

We also recognise that the National Scheme is primarily funded by registrant fees and when we are deciding policies such as these, we remember that the costs of what we do flow on to registered health practitioners.

This context and the following principles are to be considered when applying this policy:

- Guiding Principles of the Health Practitioner Regulation National Law as in force in each state and territory (the National Law) apply and include that:
 - the scheme must operate in a transparent, accountable, efficient, and effective way, and
 - fees required to be paid under the scheme are to be reasonable having regard to the efficient and effective operation of the scheme.
- We will balance the need for financial sustainability of the scheme with the circumstances of the applicant and their potential to gain employment to improve financial status and contribute to Australia's healthcare workforce.
- The costs of administering the policy should not be more than the cost of applying the policy.
- We recognise that financial hardship is usually a temporary state and will generally resolve, though sometimes this is not the case.
- We prefer applicants to make reasonable attempts to access funds from appropriate sources to pay the full fee before applying for consideration of financial hardship.

5. Policy position

5.1 Requirements for application

We will consider applications for financial hardship from individuals applying for the registration type listed in appendix 1 (unless it says not included). Applicants are required to:

- undertake a self-assessment of their individual circumstances against the definition of financial hardship in this policy to confirm that they are experiencing financial hardship and that they have made reasonable attempts to access funds from appropriate sources to pay any registration fees, and
- declare, in the form of a statutory declaration, that they are experiencing genuine financial hardship.

5.2 Evidence required

The statutory declaration will suffice as evidence for the application in most cases.

We may ask for you to provide other evidence to support your application for consideration of financial hardship. The type of evidence we may ask for is listed in [appendix B](#). These circumstances include, but are not limited to, that listed in 6.1 of this policy.

5.3 Timing of application

Consideration of financial hardship is decided and communicated *before lodgement* of an application for registration or renewal of registration. It cannot be applied retrospectively to any registration fees already paid.

6. Who can apply for consideration of financial hardship?

Individuals applying for registration, or renewal of their registration type listed in [appendix 1](#).

6.1 Consecutive applications for consideration of financial hardship

We expect most applications for consideration of financial hardship to be one off.

We will consider applications for consideration of financial hardship for two or more consecutive registration applications, including renewal of registration, on a case by case basis. We will request further supporting evidence for consecutive applications for consideration for financial hardship. The type of evidence required is listed at [appendix 2](#).

We would usually expect any instalments from previous applications to have been paid before considering a further application.

7. What we will do in response

This depends on whether the applicant for financial hardship holds any form of current registration with the relevant National Board. If the application for financial hardship is approved, and the applicant:

- Does not hold any form of registration with the relevant National Board, they will be required to pay the full application fee and fifty per cent of the relevant registration fee.
- Holds a form of registration with the relevant National Board, they will be required to pay the registration fee in two instalments.
 - fifty per cent of the registration fee when applying for registration or renewal and the remaining fifty per cent in the required timeframe listed in [appendix 1](#).

In lieu of altered payment arrangements, applicants may ask to have their application prioritised for assessment if approved for financial hardship².

7.1 If approved

The notice of approval for financial hardship will confirm the fee to be paid and the time by which the application for registration or renewal of registration needs to be lodged.

7.2 Approval of financial hardship is not an approval of registration

Approval of financial hardship for the payment of registration fees does not guarantee approval of the application for registration or renewal of registration.

8. Payment of fees for the purpose of application

For initial applications for registration the payment of fifty per cent of the registration fee accompanied by the notice of approval of the financial hardship application will satisfy the requirement for the relevant fee for the application at section 77(2)(b) of the National Law.

For applications for a different registration from an existing registrant, the payment of the first instalment and notice of approval of the financial hardship application will satisfy the requirement for the relevant fee for the application at section 77(2)(b) of the National Law.

For applications for renewal of registration, the payment of the first instalment and notice of approval of the financial hardship application will satisfy the requirement for section 107(4)(b) of the National Law for application for renewal of registration or endorsement.

The policy does not apply to any application or late fees.

9. Action in the event of non-payment of the second instalment

If the second instalment of a payment plan is not paid by the due date, the outstanding amount will be added to the next registration fee to be paid by the practitioner. This applies for applications for new registration types from existing registrants, or renewal of current registration type. Together they will be considered the relevant fee for that registration period.

² While this provides for the priority assessment of applications, the timing of a decision on an application is subject to a complete and compliant application for registration being received from the applicant.

If the practitioner surrenders their registration, or their registration is suspended or cancelled before the outstanding instalment is paid, Ahpra reserves the right to initiate collection proceedings. This may include the outstanding amount plus any associated costs.

10. Authority

This policy is made in accordance with Ahpra's Financial delegation policy and any relevant administrative authorities.

Applications for financial hardship will be assessed against the above criteria, unless otherwise stated in this policy.

11. Implementation

Ahpra's Registration function will support the operational management of the policy in accordance with the relevant administrative authorities.

An application form and supporting material will be developed to support the implementation of this policy.

12. Governance

Ahpra's National Executive will oversee the implementation and administration of the policy.

Appendix 1 Scope by option

Option 1 Reduction of 50 per cent in relevant registration fee

Applies to applicants who *do not currently hold* any registration type with the relevant national board.

Registration type	National Boards	Relevant timeframe
General	<ul style="list-style-type: none"> Aboriginal and Torres Strait Islander Health Practice Chiropractic Chinese Medicine (not from recent graduates)³ Dental Medical Medical Radiation Practice Nursing and Midwifery (not from recent graduates)⁴ Occupational therapy Optometry Osteopathy Paramedicine Physiotherapy Podiatry Pharmacy Psychology 	Application for initial registration to be submitted no later than 90 working days from date of notice of approval for financial hardship.
Specialist	<ul style="list-style-type: none"> Dental Medical Podiatry 	
Provisional	<ul style="list-style-type: none"> Medical Radiation Practice Nursing and Midwifery Occupational Therapy Osteopathy Pharmacy Psychology 	
Limited	<ul style="list-style-type: none"> Chinese medicine Chiropractic Dental Medical Occupational Therapy Optometry Osteopathy Medical Radiation Practice Pharmacy Physiotherapy 	

³ **Recent graduate** is a person who qualified from an approved program of study within two years of lodging a complete application for registration. See Chinese Medicine Board [Recency of practice registration standard](#).

⁴ **Recent graduate** means a person applying for registration for the first time whose qualification for registration was awarded not more than two years prior to the date of their application. See Nursing and Midwifery [Recency of practice registration standard](#).

Option 2 Payment of registration fee in two instalments

Applies to applicants who *currently hold* any registration type with the relevant national board. Includes non-practising registration and renewal of the registration type.

Registration type	National Boards	Relevant timeframes
General	<ul style="list-style-type: none"> Aboriginal and Torres Strait Islander Health Practice Chiropractic Chinese Medicine Dental Medical Medical Radiation Practice Nursing and Midwifery Occupational therapy Optometry Osteopathy Paramedicine Physiotherapy Podiatry Pharmacy Psychology 	<p>Application for financial hardship</p> <p>The application for financial hardship needs to be submitted no later than 15 working days before the expiry of the current registration type.</p> <p>Application for renewal of registration with approved financial hardship</p> <p>Application for renewal of registration to be submitted by the due date to avoid payment of late fees.</p> <p>Application for registration with approved financial hardship</p>
Specialist	<ul style="list-style-type: none"> Dental Medical Podiatry 	<p>Application for registration to be submitted no later than 90 days from date of notice of approval for financial hardship.</p>
Provisional	<ul style="list-style-type: none"> Medical Radiation Practice Nursing and Midwifery Occupational Therapy Osteopathy Pharmacy Psychology 	<p>Payment of second instalment</p> <p>Payment of second instalment is required within six months of payment of the first instalment.</p>
Limited	<ul style="list-style-type: none"> Chinese medicine Chiropractic Dental Medical Occupational Therapy Optometry Osteopathy Medical Radiation Practice Pharmacy Physiotherapy 	<p>For practitioners applying for general and/or specialist registration, payment of the second instalment is required within three months if there is less than six months left in the registration period.</p> <p>All timeframes will be confirmed in the financial hardship outcome notice .</p>

Appendix 2 Evidence of financial hardship

We may ask you to provide recent evidence to support your application. This will be required for any consecutive application for financial hardship.

Your evidence should support your current financial circumstances. Any documents you provide should be dated within four weeks of supplying them.

Types of evidence can include the following:

- official eviction notice (not a warning of possible eviction due to rental arrears)
- pending disconnection of essential services, like water, electricity or gas (does not include mobile phone or internet bills)
- notice of impending legal action
- letter from a charitable organisation regarding loss of employment or inability to provide for basic necessities
- bank notice, for example, overdraft call or mortgaged property repossession
- overdue medical bills
- letter from a doctor verifying the inability to earn an income due to illness or caring for a sick family member
- final notice from school regarding payment of mandatory fees
- funeral expenses, and/or
- repossession notice of essential items, like a car or motorcycle.

Evidence that the practitioner is experiencing financial abuse.

We take many factors into account when assessing your claim for financial hardship. Providing one or more of the documents listed above may not necessarily result in approval of your consecutive application for consideration of financial hardship.⁵

⁵ [Australian Tax Office – Evidence of serious hardship - individuals](#)