



Australian Government
Department of Education

Health Practitioner HELP Debt Reduction & Indexation Measure Applicant Portal User Guide



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Overview

This guide is structured into five sections:

1. Prepare to apply

What you need to access the Applicant Portal (the Portal) and the evidence you need to support your application.

2. Access the portal

How to find the Portal and the steps to log in with your myID account.

3. Register in the Portal and build your applicant profile

How to register in the Portal and add the personal and employment data and evidence that is needed to assess your applications.

4. Submit your application

How to select the relevant evidence from your profile and submit your application.

5. Next steps

What happens after you apply.

1. Prepare to apply

Set up myID

You must have a myID account to access the Applicant Portal. Get a myID account at <https://www.myid.gov.au>

Prepare your supporting documentation

You need the following evidence for an application.

Document / Evidence	Explanation
Ahpri number	Look yourself up on the Register of Practitioners to find your AHPRA number.
CHESSN or USI	<p>Your Commonwealth Higher Education Student Support Number (CHESSN) was your unique reference number for applying for Commonwealth assistance such as HELP loans.</p> <p>Find your CHESSN on your Commonwealth Assistance Notice (CAN). Your CAN would have been provided to you by your higher education provider each semester.</p> <p>The Unique Student Identifier (USI) was introduced on 1 January 2021 and replaced the CHESSN as the primary higher education student support reference number. You may not have a USI. It is useful but not compulsory to share it with us. Learn to find your USI.</p>
Statement of Service from your employer	<p>A statement of service or letter from employer is required as evidence of your work in rural, remote or very remote areas of Australia. The statement of service or letter from your employer must be on official letterhead and confirm things like the duration, location and duties of your employment.</p> <p>Specifically, the statement of service or letter from employer should include:</p> <ul style="list-style-type: none">• your full name and position title• description of your role & activities performed• date of your commencement• duration of your employment• the location of your duties - where you are working in multiple locations, a list of locations must be provided.

	<ul style="list-style-type: none"> • number of hours worked each week – where you are working in multiple locations, a breakdown of hours worked at each location. • periods of unpaid leave.
Proof of residency information	<p>To be eligible you must provide documents which confirm that you have also resided in a rural, remote or very remote area of Australia while employed there.</p> <p>The documentation needs to provide evidence of location and also demonstrate continued residence over time. For example, you may provide an electricity bill from when you first started to reside in the location and then provide quarterly bills demonstrating your continued residence.</p> <p>If you are staying in private accommodation / accommodation sourced by you, examples of suitable evident include:</p> <ul style="list-style-type: none"> • Internet provider invoice - Utility bills should be provided that cover the entire period at a particular address. • Gas provider invoice - Utility bills should be provided that cover the entire period at a particular address. • Electricity provider invoice - Utility bills should be provided that cover the entire period at a particular address. • Lease agreement – the agreement should clearly display the length / dates of the rental agreement. • Rental ledger - the ledger should clearly display the duration of the stay in the rented accommodation. • Home contents insurance certificate of currency / insurance invoice (must include contents insurance). <p>If you are staying in employer provided accommodation examples of suitable evident include:</p> <ul style="list-style-type: none"> • Letter from employer on employer letterhead confirming location and duration of stay at accommodation. <p>Use of a Statutory Declaration</p> <p>If you are unable to provide the necessary documents detailed above, a Commonwealth statutory declaration will be accepted.</p> <p>In the statutory declaration you must detail the residential address, how long you lived there and provide a brief explanation as to why you are unable to provide alternative documents.</p>

	<p>Suggested wording for the statutory declaration is detailed below:</p> <p><i>For the purposes of my application for the Health Practitioner HELP initiative, I would like to declare that I resided at ADDRESS between START DATE and END DATE. I was unable to provide other documentary evidence such as a utility bill, lease agreement, tenancy agreement, or rental ledger because STATE BRIEF EXPLANATION.</i></p>
Academic Transcript	<p>You must provide a copy of your degree and official academic transcript. The official academic transcript should be following the conclusion of your degree and detail all units studied.</p> <p>This document must confirm the date course requirements were completed or date conferred.</p> <p>If you are nurse practitioner you should provide an endorsement from NMBA.</p>
Australian Taxation Office (ATO) HELP Debt Statement	<p>To determine your outstanding HELP debt balance, you need to provide an ATO HELP debt statement.</p> <p>The ATO HELP debt statement can be downloaded from ATO online services in your MyGov account.</p> <p>The ATO HELP debt statement must show your name and TFN.</p> <p>Help to download your ATO HELP debt statement is available on the ATO website.</p>

Once you have collated all this information you are ready to proceed to lodge your application.

2. Access the Portal

A. Go to [myHELP reduction](#) and click 'Continue with Digital Identity' under the Medical and Nurse Practitioners section.

myHELP Reduction Portal


Welcome to the HELP Debt Reduction Portal

This portal allows eligible applicants to apply for a reduction and/or waiver of indexation on their Higher Education Loan Program (HELP) debt. To proceed, select the appropriate link shown below. You will be asked to log into the portal using your myID account. It is important to read through the eligibility requirements carefully before submitting your application.

Select the relevant portal shown below:

Medical and Nurse Practitioners


For medical and nurse practitioners who have worked in rural, remote or very remote areas of Australia since 1 January 2022.

 Continue with Digital Identity

Digital ID is a safe, secure and convenient way to prove and reuse your ID online.

Teachers

For teachers who have worked in very remote areas of Australia since 1 January 2019.

 Continue with Digital Identity

Digital ID is a safe, secure and convenient way to prove and reuse your ID online.

3. Register in the Portal and build your applicant profile

Register in the Portal

A. Check pre-populated information

- Check the accuracy of given name, family name, date of birth and email address from your myID account.
- Update inaccuracies at [Managing your myID | myID](#).

B. Enter your tax file number (TFN).

C. Confirm you have read the relevant documents:

- Read the Privacy Notice and select the checkbox to accept it.
- Read the Terms and Conditions and select the checkbox to accept it.

The screenshot shows a mobile app interface for the Australian Government Department of Education. At the top, there is a 'Cancel' button and the department's logo. The title 'Applicant Details' is centered. Below it, there are several input fields: 'Given name', 'Family name', 'Date of birth', 'Email address', and 'Tax File Number (TFN)'. The 'Profession' field is a dropdown menu. At the bottom, there are two checkboxes for 'Your consent'. The first checkbox is for the Privacy Notice, and the second is for the Terms and Conditions. Both are currently unchecked. Below the checkboxes, there is a blue 'Continue' button and links for 'Privacy Notice' and 'Terms and Conditions'.

System check

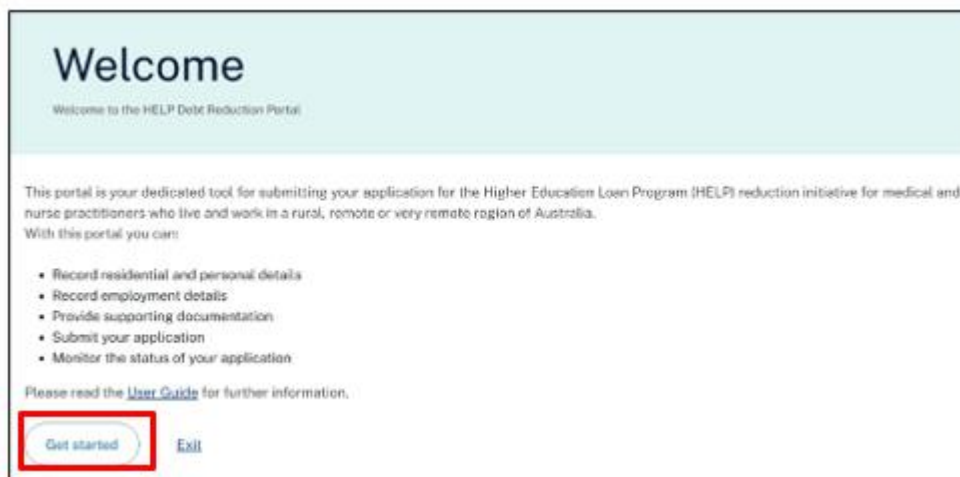
The Applicant Portal checks your family name, date of birth and Tax File Number with the Department's HELP Debt records.

If the family name does not match, but there is a record for your Tax File Number and date of birth, the system will ask for the name used at the time you studied your course.

The system also checks if you have a valid CHESN, eligible qualification and HELP debt associated with your course.

If the system does not allow you to progress email HealthPractitionerHELP@education.gov.au.

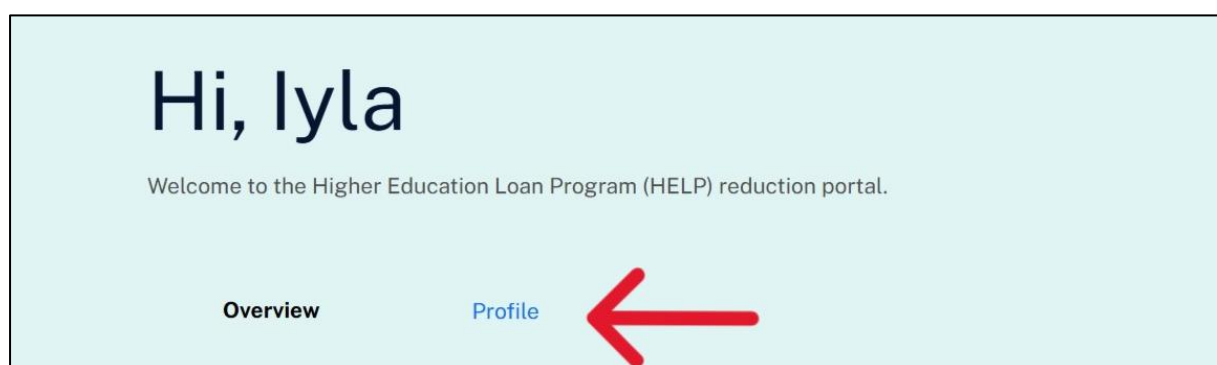
D. Click 'Get started' to set up your profile.



Build your applicant profile

Your profile contains information we need to process your application.

The Home Page includes two tabs: Overview and Profile. Use these two tabs to enter information that is required later when you apply for an indexation waiver or HELP debt reduction.



Overview

Manage your application(s).

Profile

Update your personal details and provide relevant residential and employment periods.

A. Click on the Profile tab.

B. Edit personal details if required.

C. From the personal details you add and edit residential information.

Personal details

This section includes your personal details and residential address history.

[Edit personal details](#)

Title	Given name	Family name
Dr	lyla	Lamb

Profession
Medical Practitioner

AHPRA registration number
MED1234567890

Pharmaceutical Benefits Scheme (PBS) prescriber number

Bonded doctor
Yes

Employment details

[Add a new employer](#)

Missing information required
Enter all employment details for your application. At least one employer must be entered to submit an application.

Update personal details

Enter or update your personal details or residential history.

Personal details

Title
Dr

Given name
lyla

Family name
Lamb

Practitioner details

AHPRA registration number
Australian Health Practitioner Regulation Agency (AHPRA)
MED1234567890

Pharmaceutical Benefits Scheme (PBS) prescriber number (optional)

Residential addresses

In this section, provide your residential address details when living in a rural, remote or very remote region of Australia. At least one residential address must be entered for your application to be submitted.

Modified Monash Model
You must have lived and worked in a rural, remote or very remote location in Australia for your claim period to be successful. The **Modified Monash Model (MMM)** is how we define whether a location is metropolitan, rural, remote or very remote. The model measures remoteness and population size on a scale of Modified Monash (MM) categories MM 1 to MM 7 where MM 1 is a major city and MM 7 is very remote.

[Add a new residential address](#)

Add your residential information

D. Select 'Add a new residential address'.

E. Start typing your address. As you type, a drop down list will be displayed. Select the correct address from the list.

If your residential address is not displayed, click 'Provide address manually'.

F. Use the calendar / date picker to enter the start and end dates of your residential location.

When adding your current address, make the 'end date' the date you submit your application.

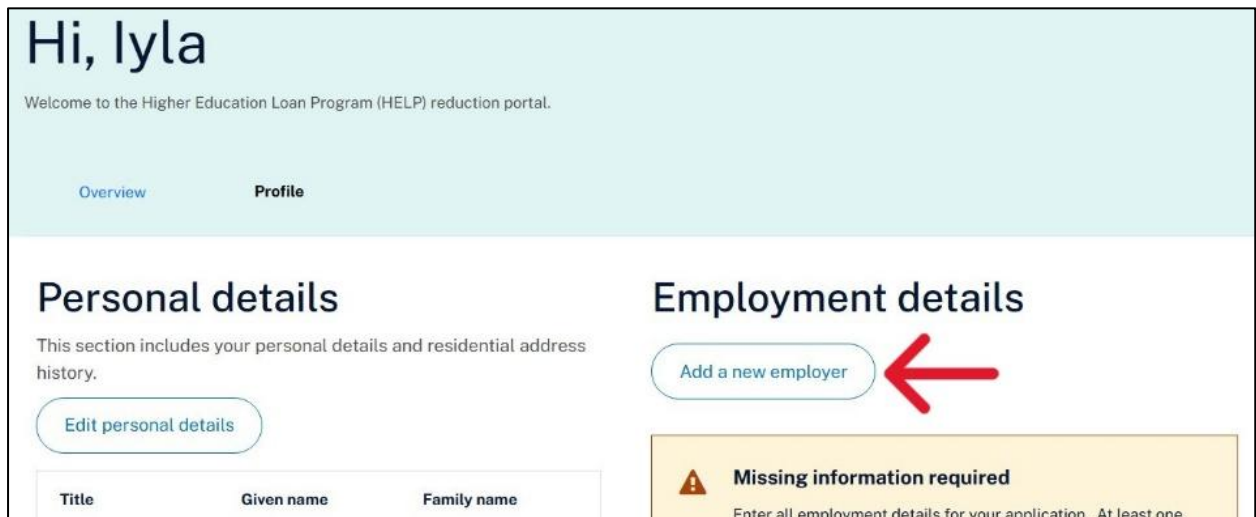
G. Upload evidence that shows the start and end dates of this location.

- The file must be a PNG, JPEG/JPG or PDF document only.
- The file size must be less than 10MB.
- Submit each document as a separate PDF file. Avoid scanning multiple documents into a single PDF file.

Add your employment information

H. Navigate back to the Profile tab.

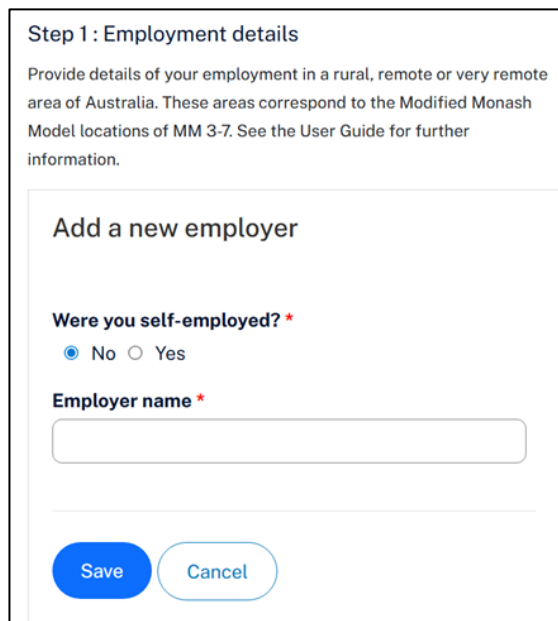
I. Click 'add a new employer'.



The screenshot shows the 'Profile' tab of the HELP reduction portal. The header includes a greeting 'Hi, lyla' and a welcome message. Below the header, there are two tabs: 'Overview' and 'Profile'. The 'Profile' tab is active. The main content area is divided into two sections: 'Personal details' and 'Employment details'. The 'Personal details' section includes a description, a button to 'Edit personal details', and a form with fields for 'Title', 'Given name', and 'Family name'. The 'Employment details' section includes a button to 'Add a new employer' with a red arrow pointing to it, and a yellow warning box titled 'Missing information required' with the text 'Enter all employment details for your application. At least one'.

J. Enter the name of the organisation you work / worked for. Click 'save' to create the employer record.

If you are / were self-employed, you will need your Australian Business Number (ABN).



The screenshot shows the 'Add a new employer' form. The form is titled 'Step 1: Employment details' and includes a description of the form's purpose. The form has a section for 'Add a new employer' with a question 'Were you self-employed?' and radio buttons for 'No' (selected) and 'Yes'. Below this is a text input field for 'Employer name'. At the bottom of the form are two buttons: 'Save' and 'Cancel'.

K. Add employment period details – click 'Edit' next to the name of the employer.

Employment details

[Add a new employer](#)



Missing information required

Enter all employment details for your application. At least one employer must be entered to submit an application.

Employer name

Queensland Health

[Edit](#)

Australian Business Number (ABN)

Employment locations



No employment locations found

L. Click 'add new employment location'.

Step 2 : Employment locations

In this section, provide your employer's contact details, period of employment and documentary evidence. Eligible employment periods commence from 1 January 2022. Note that at least one employer must be entered for an application to be submitted.

Modified Monash Model

You must have lived and worked in a rural, remote or very remote location in Australia for your application to be successful. The **Modified Monash Model (MMM)** is how we define whether a location is metropolitan, rural, remote or very remote.

The model measures remoteness and population size on a scale of Modified Monash (MM) categories MM 1 to MM 7 where MM 1 is a major city and MM 7 is very remote.

Unpaid Leave

You must declare all unpaid leave you have taken, for each employment location.

Enter your employment location. Once it has been saved, it will be listed below. Once listed, click on the edit button to enter the unpaid leave associated with each location.

[Add an employment location](#)



M. Enter work history within the employer record you created in the previous step.

Repeat the following process to record multiple employment periods.

Address. Start typing the address and pick the location from the drop-down list.

Health service location. This is the name of the general practice setting.

Medicare provider number. 7 digits followed by a letter.

Employment type. Select Part or Full time.

Employer Phone: Used if needed to clarify details for your application.

Start date / End date: Click the calendar symbol to select the date or enter the date as dd/mm/yyyy.

Contracted hours per week.

Employment evidence: A statement of service or a letter from your employer on official letterhead, providing evidence of your employment that supports the full period applied for in your application.

Click save and you will return to the employer record.

Click Save again and you will return to the Profile tab on the Home page.

Employment details

Enter or update your employment history.

Employment location

In this section, provide your employer's address, contact details, period of employment and documentary evidence.

Add a new location

Address

Health service location

Medicare provider number

Employment type

Employer phone

Start date

dd/mm/yyyy



End date

dd/mm/yyyy

If this is your current employer, enter the submission date of your application.



Contracted hours per week

Attach evidence of your employment

Acceptable forms of evidence include a statement of service and/or an employment contract. Evidence of unpaid leave during your employment period must be provided. See the User Guide for further information.

Accepted file types include PNG, JPEG/JPG and PDFs. File size must not exceed 10MB.

Please submit each attachment as a separate PDF file. Avoid scanning multiple attachments into a single PDF document.



Choose file

Attachment(s)

Save

Cancel

Hi, lyla

Welcome to the Higher Education Loan Program (HELP) reduction portal.

[Overview](#)

Profile

Personal details

This section includes your personal details and residential address history.

[Edit personal details](#)

Title	Given name	Family name
Dr	lyla	Lamb

Profession

Medical Practitioner

AHPRA registration number

MED1234567890

Pharmaceutical Benefits Scheme (PBS) prescriber number

Bonded doctor

Yes

Have you been a medical practitioner for a cumulative period of at least 36 months?

Yes

Commonwealth Higher Education Student Support Number (CHESSN)

4428771302

Unique Student Identifier (USI)

32222298EL

Contact address

12 Band St,LATHLAIN,WA,6100

Residential address history



Missing information required

Enter all residential addresses for the period of your employment. At least one address must be entered to submit an application.

Employment details

[Add a new employer](#)

Employer name

Queensland Health

[Edit](#)

Australian Business Number (ABN)

Employment locations

Medicare provider number

1234567G

[Edit](#)

Address

Wagga Rd NORTH ALBURY NSW 2640

Employer phone

(02) 9999 9999

MMM classification

2

Start date

01/01/2022

End date

16/09/2025

Attachment(s)

employment details.jpeg

An application is not considered complete until we have all the right information.

Click Begin application process on the Home Page Overview tab.

The screenshot shows a user interface for the Higher Education Loan Program (HELP) reduction portal. At the top, a light blue header contains the greeting "Hi, Jenny Anne" and a sub-header "Welcome to the Higher Education Loan Program (HELP) reduction portal." Below this are two tabs: "Overview" (selected) and "Profile". The main content area is titled "Start a new application". It includes instructions: "Before submitting your application, you must:" followed by a bulleted list: "• Update your profile with employment details" and "• Only submit one application at a time". Below this is the text "When you're ready, click the button below to get started." and a blue button labeled "Begin application process". A red arrow points to this button. Underneath is a section titled "Current application" with the text "No applications submitted". Below that is a box labeled "No past applications". At the bottom, there is a link "Application history" with a downward arrow.

Hi, Jenny Anne

Welcome to the Higher Education Loan Program (HELP) reduction portal.

Overview Profile

Start a new application

Before submitting your application, you must:

- Update your profile with employment details
- Only submit one application at a time

When you're ready, click the button below to get started.

[Begin application process](#)

Current application

No applications submitted

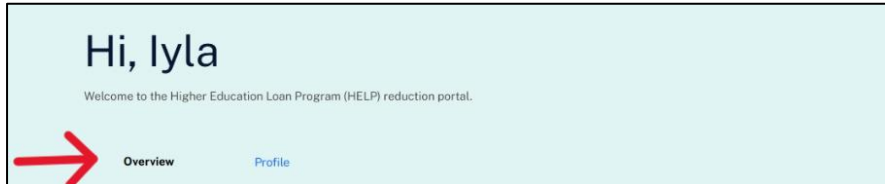
No past applications

[Application history](#)

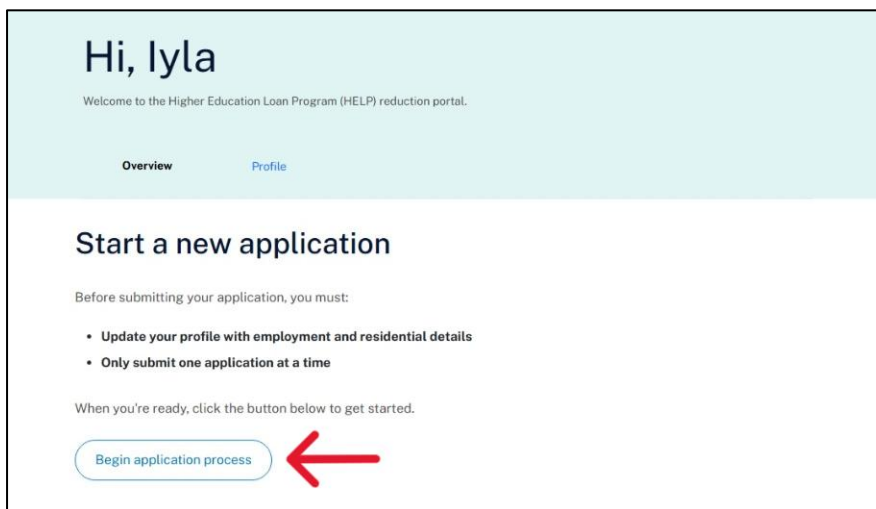
4. Start an application

Once your profile is complete, follow these steps to submit your application.

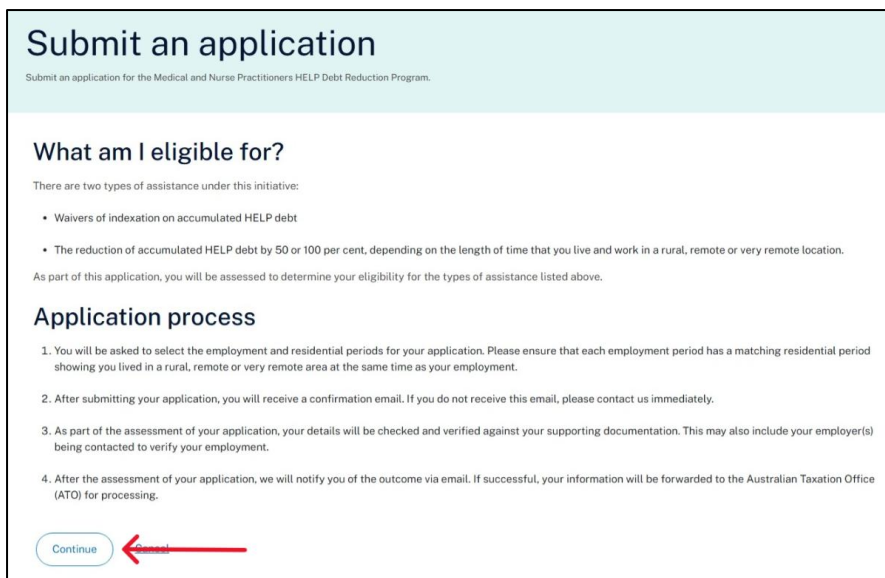
A. You start an application through the **Overview** tab. Click into Overview.



B. Click '**Begin application process**'.



C. Read the information on the page and then click '**continue**'.



Select Employment Location/s

D. Select eligible employment locations from your profile to include in your application. Click **'Save and continue'**.

Employment locations

Select all the employers you have worked for during your application period. Note that for a week to be eligible, you must have worked at least 24 hours in total from one or more employers.

10 ▾

 entries per page

Search:

<input checked="" type="checkbox"/>	Health service location	Address	Start date	End date	MMM classification	Contracted hours per week
<input checked="" type="checkbox"/>	North Albury Medical Centre	Wagga Rd NORTH ALBURY NSW 2640	01/01/2022	16/09/2025	2	24

Showing 1 to 1 of 1 entry 1 row selected

« < 1 > »

Save and continue

~~Cancel~~

Select Residential Location/s

E. Select eligible residential locations from your profile to include in your application. Click **'Save and continue'**.

Residential locations

Select all the residential addresses you have lived at during your application period.

10 ▾

 entries per page

Search:

<input checked="" type="checkbox"/>	Address	Start date	End date	MMM classification
<input checked="" type="checkbox"/>	482 Ryan Rd NORTH ALBURY NSW 2640	01/01/2022	16/09/2025	2

Showing 1 to 1 of 1 entry 1 row selected

« < 1 > »

Save and continue

~~Cancel~~

F. Confirm the selected employment and residential locations, and your understanding of the declaration. If you are happy, hit **'submit'**.

Declaration

By submitting this form, I declare that:

- I have read and understand the information provided on the Department of Health, Disability and Aged Care's website regarding the eligibility criteria for the program.
- My application including supporting documents is complete and accurate.
- I understand that providing false or misleading information to the Commonwealth is a serious offence.
- The documents submitted are true copies of the original and can be produced for verification if required.
- I consent to my past and/or current employers being contacted to verify my employment history.
- I understand that if my information cannot be verified, I may be found ineligible for assistance and any amount of indexation that was waived, or amount of debt reduced from my accumulated HELP debt may be reinstated.

☒ I confirm that I understand and accept this declaration.

Submit

[Cancel](#)



5. Next steps

You will see the submitted application in 'current applications' on the **Overview** tab. You will also receive an email confirming the submission.

Hi, lyla

Welcome to the Higher Education Loan Program (HELP) reduction portal.

Overview Profile

Start a new application

Before submitting your application, you must:

- Update your profile with employment and residential details
- Only submit one application at a time

When you're ready, click the button below to get started.

Begin application process

Current application

Submitted

View details

Application number
HLT-0000001028

Application history

There were no previous applications submitted.

Status

The status of your application will change when it is being assessed. The statuses include:

- **Saved as draft** - you have started the application process but not submitted it.
- **Submitted** - you have submitted the application.
- **Review in progress** - the application is being processed.
- **Request for further information** – we have asked you to provide additional information regarding your application. This will be via the email you provided.
- **Approved** - your application is approved.
- **Rejected** - your application is not approved.

How to log out

A. Go to the top right-hand corner of the screen where your name is displayed.

B. Click on the down arrow and the 'logout' option will be displayed.

---End of Application Process---