

I recently migrated to Australia.

New migrants receive a grace period to purchase hospital insurance without incurring a Lifetime Health cover [loading](#). This is similar to the grace period that applied for Australian citizens and permanent residents when Lifetime Health Cover was introduced.

Migrants who became eligible for Medicare before 30 September 1999 do not pay a loading if they purchased hospital insurance before 15 July 2000 or their 31st birthday. If they did not purchase hospital cover by the later of these two dates, their loading is calculated according to their [Lifetime Health Cover age](#).

Migrants who became eligible for Medicare after 30 September 1999 but before 23 April 2004 do not pay a Lifetime Health Cover loading if they purchase hospital cover by the later of:

- the 1 July following their 31st birthday, or
- 23 April 2005.

Migrants who become eligible for Medicare on or after 23 April 2004 do not pay a Lifetime Health Cover loading if they purchase hospital cover by the later of:

- the 1 July following their 31st birthday, or
- the first anniversary of the date they became eligible for Medicare.

If you were born on or before 1 July 1934, you are not affected by Lifetime Health Cover. This means that you can purchase hospital insurance at any time and you will always pay the [base rate premium](#).

Examples:

1. Kerry migrated to Australia and became eligible for Medicare on 21 March 2002. He purchased hospital insurance on 1 May 2002, when he was aged 59. Kerry does not pay a loading, because he purchased hospital insurance before 23 April 2005.
2. Monique migrates to Australia and becomes eligible for Medicare on 1 March 2005. She first purchases hospital insurance on 15 June 2006, when she is aged 35. Monique will pay a loading, because she did not purchase hospital cover before 1 March 2006, which is the first anniversary of the day she became eligible for Medicare. Monique's loading will be calculated according to her [Lifetime Health Cover age](#).
3. Jill was born on 26 November 1932. She migrates to Australia, becomes eligible for Medicare, and purchases hospital insurance. Jill will never pay a loading because she was born before 1 July 1934.