

AUSTRALIAN DEFENCE FORCE VETERANS
Overseas Household Services

ADFV-OHS Policy & Research
Policy Discussion Paper No. 001

Healthcare Access for Overseas-Resident Gold Card
Holders

Examining Opportunities to Deliver Equivalent Access to Healthcare Outcomes
for Australian Veterans Residing Overseas

Executive Summary

Australian Defence Force Veterans – Overseas Household Services (ADFV-OHS) supports Australian veterans residing overseas to access Department of Veterans' Affairs (DVA) services and entitlements.

As our organisation has grown, we have gained practical operational experience supporting Australian veterans, their families, healthcare providers and service organisations across multiple countries. This experience has provided valuable insight into how Australia's veterans' support framework operates beyond Australia's borders.

This discussion paper examines one issue that has consistently emerged through our work with overseas-resident veterans: healthcare access for Department of Veterans' Affairs Gold Card holders who permanently reside overseas.

Importantly, this paper is limited to Gold Card holders. It does not advocate for expanded eligibility or additional treatment entitlements. Rather, it considers whether existing policy settings continue to provide overseas-resident Gold Card holders with healthcare outcomes broadly equivalent to those available to Gold Card holders residing in Australia.

The paper concludes that sufficient operational experience exists to warrant further policy consideration by the Department of Veterans' Affairs and the Australian Government.

Purpose

The purpose of this paper is to contribute practical operational observations regarding healthcare access for overseas-resident Gold Card holders.

It is intended to encourage informed discussion between ADFV-OHS, the Department of Veterans' Affairs and the Australian Government regarding whether current policy settings continue to deliver equitable outcomes for veterans who have chosen to permanently reside overseas.

The paper does not seek to prescribe policy solutions. Rather, it identifies an issue that ADFV-OHS believes warrants structured examination as Australia's overseas veteran community continues to grow.

Background

Australian veterans have lived overseas for many decades. They relocate for a variety of reasons, including retirement, family relationships, affordability, climate, health and lifestyle.

Regardless of where they choose to reside, these veterans remain part of Australia's veteran community and continue to access a range of entitlements administered by the Department of Veterans' Affairs.

Recent legislative reforms commencing on 1 July 2026 demonstrate that Australia's veterans' support framework continues to evolve in response to changing veteran needs. The extension of more consistent access to Household Services and Attendant Care across veteran cohorts is welcomed and demonstrates government's willingness to review existing policy where circumstances warrant.

ADFV-OHS believes a similar policy conversation may now be appropriate regarding healthcare access for overseas-resident Gold Card holders.

Current Policy Context

Gold Card holders residing in Australia generally have access to treatment for both accepted and non-accepted medical conditions in accordance with existing DVA arrangements.

Gold Card holders residing overseas are also able to receive treatment for accepted conditions through recognised overseas healthcare providers and hospitals.

This distinction is significant.

It demonstrates that DVA already recognises the capability of many overseas healthcare systems to deliver quality healthcare under appropriate governance and administrative arrangements.

The policy question considered within this paper is therefore not whether quality healthcare can be delivered overseas.

Rather, it is whether current arrangements continue to provide overseas-resident Gold Card holders with outcomes broadly equivalent to those available to Gold Card holders residing in Australia.

Discussion

Through its operational experience, ADFV-OHS has observed that many overseas-resident Gold Card holders have established permanent lives in their country of residence.

They have homes, spouses, families, local support networks and long-standing relationships with healthcare providers who understand their medical history, ongoing conditions and treatment requirements.

Across much of South-East Asia, Europe and the United States, veterans have access to modern hospitals, internationally accredited healthcare facilities and specialist practitioners with extensive experience treating international patients.

Many veterans therefore receive high-quality healthcare locally for accepted conditions.

The practical difficulty arises where treatment is required for non-accepted conditions.

In these circumstances, veterans may be required to return to Australia to access treatment that would ordinarily be available to Gold Card holders residing within Australia.

For older veterans and those managing complex medical conditions, this can involve significant disruption.

Travel, accommodation, separation from family, interruption to continuity of care and the loss of established clinical relationships may collectively impose considerable physical, emotional and financial burdens.

Importantly, these burdens arise not because overseas healthcare is inadequate, but because current policy distinguishes between accepted and non-accepted conditions for veterans residing outside Australia.

ADFV-OHS believes this distinction warrants further examination.

Public Policy Considerations

This paper does not suggest that all healthcare currently provided within Australia should automatically become available overseas.

Nor does it advocate for expanded Gold Card entitlements.

Rather, ADFV-OHS believes several broader policy considerations warrant examination.

These include:

- Whether existing arrangements continue to provide equivalent outcomes for Gold Card holders regardless of their country of residence.
- Whether continuity of care should form a greater part of future policy considerations.
- Whether recognised overseas healthcare providers may offer opportunities to improve veteran outcomes while maintaining appropriate governance and accountability.
- Whether alternative service delivery models could reduce unnecessary disruption for veterans without compromising responsible stewardship of Commonwealth resources.
- Whether demographic changes within Australia's overseas veteran community justify a formal review of current policy settings.

Why This Issue Warrants Review

ADFV-OHS believes this issue warrants consideration for three principal reasons.

Firstly, Australia's overseas veteran population continues to grow and age.

Secondly, overseas healthcare capability has developed significantly over recent decades, particularly within countries where many Australian veterans now reside.

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Thirdly, the recent evolution of veterans' legislation demonstrates that Australia's veteran support framework continues to adapt in response to changing veteran needs and circumstances.

Taken together, these factors suggest that a review of current healthcare arrangements for overseas-resident Gold Card holders would be timely and appropriate.

Recommendations

Recommendation 1: Undertake a review of current healthcare arrangements for overseas-resident Gold Card holders to determine whether existing policy continues to provide outcomes broadly equivalent to those available to Gold Card holders residing in Australia.

Recommendation 2: Examine whether recognised overseas healthcare providers may provide opportunities to strengthen continuity of care while maintaining appropriate governance, accountability and clinical oversight.

Recommendation 3: Consult with overseas-resident veterans, healthcare providers and organisations supporting Australia's overseas veteran community to better understand practical service delivery issues and future policy opportunities.

Conclusion

This paper has not sought to advocate for expanded entitlements or preferential treatment for veterans residing overseas.

Rather, it has sought to identify an emerging policy issue based upon practical operational experience gained through supporting Australian veterans living overseas.

ADFV-OHS believes there is sufficient evidence to justify a structured review of healthcare access arrangements for overseas-resident Gold Card holders.

Such a review would provide government with an opportunity to examine whether existing policy continues to deliver equitable outcomes while maintaining responsible stewardship of Commonwealth resources and recognising the changing demographics of Australia's overseas veteran community.

ADFV-OHS welcomes the opportunity to contribute constructively to any future discussion or review concerning this important issue.

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Date: 30 June 2026