BALDWIN ADVOCACY & CLAIMS

DVA Non-Liability Health Care: Free Treatment Without Proving a Claim

Any mental health condition, plus cancer and pulmonary tuberculosis for some service types, treated at DVA's expense without proving service caused it. Who qualifies, how to apply, and what it does not get you.

BY KAI BALDWIN, FOUNDER OF BAC · REVIEWED AGAINST DVA SOURCES ON 13 SEPTEMBER 2026.

Non-Liability Health Care (NLHC) is the part of the DVA system that pays for treatment without anyone having to prove your service caused the condition. Every current or former full-time ADF member gets it for any mental health condition, and veterans with certain types of service get it for cancer and pulmonary tuberculosis. It is treatment only. It is not a claim, it does not prove liability, and it never pays you compensation. This guide covers who qualifies, how to get it switched on, and how it fits with the liability claim you probably still need to lodge.

What Non-Liability Health Care Actually Is

Normally the Department of Veterans' Affairs (DVA) pays for treatment of a condition only after it accepts liability for that condition, which means you have proved it is connected to your service. NLHC is the exception. For three groups of conditions DVA pays for treatment without that proof: every mental health condition, cancer (DVA calls it malignant neoplasm), and pulmonary tuberculosis.

The treatment comes through a Veteran Card (Specific Conditions), the White Card, with the condition listed on it as treatment only. If you already hold a Gold Card you are covered for these conditions anyway and none of this applies to you.

> Read the words on the card. A White Card that says "All mental health conditions, treatment only" means DVA will pay for your treatment. It does not mean DVA has accepted that your service caused anything. That acceptance comes from a separate initial liability claim, and it is the claim, not the card, that leads to compensation.

Who Qualifies for Mental Health Treatment

The bar is low on purpose. You qualify if you:

- are or have been a permanent member of the ADF, whatever the length of service, whenever you served, and whatever type of service it was. One day is enough. Discharged during initial training still counts.
- are a reservist with at least one day of continuous full-time service (CFTS).
- are a reservist with no CFTS but with disaster relief service, border protection service, or involvement in a serious service-related training accident.

CFTS means full-time service in the permanent forces, a reservist formally designated by Defence to be on full-time service, or a reservist called out for full-time service under the Defence Act. Reserve service days and reserve training do not count, which is where most reservists get caught.

Who Qualifies for Cancer and Tuberculosis Treatment

This stream is narrower and depends on the type of service you rendered rather than how long you served, with one exception for peacetime service before April 1994. DVA's policy lists these categories:

- eligible war service or operational service under the Veterans' Entitlements Act
- warlike and non-warlike service under the Veterans' Entitlements Act or the MRCA
- peacekeeping service or hazardous service
- British Nuclear Test defence service
- peacetime service between 7 December 1972 and 6 April 1994 where you completed three years of CFTS by 6 April 1994, or were discharged on invalidity grounds before three years having been engaged to serve at least three years
- full-time National Service in the Regular Army Supplement on 6 December 1972, where you completed the full contracted period of National Service on or after 7 December 1972.

Peacetime-only service after 6 April 1994, with none of the deployments or service types above, is not on the list. DVA also needs a diagnosis from your treating doctor before it can approve this stream, so get the diagnosis in writing first.

What DVA Pays For

For a mental health condition under NLHC, DVA's list of funded treatment includes:

- treatment from a GP, psychiatrist, psychologist, mental health social worker or mental health occupational therapist
- mental health admissions to a public or private hospital, and treatment at a day procedure facility
- prescribed medication for mental health conditions
- pathology and medical imaging needed to assess and diagnose the condition
- DVA recognised alcohol and drug treatment programs
- counselling through Open Arms
- extra services alongside treatment, such as exercise physiology, physiotherapy or nutrition advice, where your GP refers you.

Treatment is in Australia only. The card does not cover NLHC treatment overseas.

How to Get It Switched On

1. Check your card first.

Log in to MyService, open Your card, then View card details and Conditions listed. If you see "All mental health conditions, treatment only", or a mental health condition marked treatment, you are already covered and can book a provider today.

2. Apply if it is not there.

In MyService, apply for Mental Health Treatment. DVA also takes the request by phone on 1800 VETERAN (1800 838 372) or by email to NLHC@dva.gov.au. You may need to provide proof of identity.

3. Cancer or tuberculosis.

This stream has its own DVA application, the Application for Health Care for Cancer (Malignant Neoplasm) or Tuberculosis. Send it with your doctor's diagnosis to NLHC@dva.gov.au, or call 1800 VETERAN (1800 838 372) and DVA will take you through it. DVA will not approve this stream without the diagnosis.

4. Already got a claim in?

If you have lodged a compensation claim for a condition NLHC covers, DVA can switch on NLHC treatment for that condition on your written consent, without a separate application. Ask for it. You should not be waiting months for a liability decision before treatment starts.

5. Start treatment on the letter.

Once approved you get an acceptance letter. Show it to providers until the condition appears on your digital card or the physical card arrives.

6. Claim back what you already paid.

DVA can reimburse eligible treatment costs incurred up to three months before it received your application, including treatment-related travel. Keep every receipt and lodge a reimbursement claim with DVA (medtreat@dva.gov.au).

7. Confirm the provider accepts the card.

Not every psychologist or clinic does. Ask before the first appointment, every time you see someone new.

What It Does Not Do

> NLHC gets you treated. It does not get you paid. On its own it will never lead to permanent impairment compensation, incapacity payments or a Gold Card. All of those need the condition accepted as service-related through a liability claim. If your mental health condition is connected to service, lodge the liability claim as well, and use NLHC to start treatment while DVA decides it.

Two more things DVA is strict about. If you receive a bill for treatment NLHC covers, do not pay it yourself, tell DVA. And if anything changes that could affect your entitlements, DVA expects to hear about it within 14 days.

Serving Members: Where It Fits

While you are in, Defence pays for your health care, so NLHC does nothing for you day to day. It matters at the gate. In most cases DVA sends the White Card automatically when you discharge with at least one day of CFTS, and DVA's policy is that a member who received the card that way is eligible for NLHC mental health treatment immediately, with no application needed. Check MyService after you discharge. If the card is not there within a few weeks, apply.

The bigger job for a serving member is the one NLHC does not touch: getting your conditions accepted before you leave. The medical separation guide covers why lodging before your discharge date matters.

Mistakes I See All the Time

- **Reading "treatment only" as an accepted condition** and never lodging the liability claim. The card and the claim are different things.
- **Waiting for the liability decision before getting treatment.** Claims take months. NLHC exists so treatment starts now.
- **Paying a psychologist out of pocket** because the card "wasn't through yet", then never claiming the three months back.
- **Assuming the cancer stream covers everyone.** It is service-type based, and peacetime-only service after April 1994 is not on the list.
- **Booking a provider who does not accept the Veteran Card,** then arguing about the bill afterwards.
- **Reservists counting reserve days as CFTS.** They are not, and DVA will say so.

How BAC Can Help

NLHC you can do yourself in ten minutes on MyService, and I will tell you that in the first chat. Where I come in is the part NLHC does not touch: getting the mental health condition, or anything else, accepted as service-related so the compensation follows. Initial liability, permanent impairment, incapacity payments, and the medical separation planning if you are on the way out.

Fixed fee, quoted in writing before we start. Not a percentage of anything, and nothing linked to the outcome.

Ready to Get Started?

Book a free, no-obligation chat with me. No sales pitch, no pressure. Just a straight conversation about your situation and what you might be entitled to.

(07) 2103 0427

admin@baldwinclaims.com.au

baldwinclaims.com.au

FIXED FEE | VETERAN OWNED & LED | AUSTRALIA-WIDE

Your entitlements belong to you.