

# APS Fact Sheet

## Medicare rebates for mental health services provided by psychologists



*Medicare rebates are available for psychological treatment by registered psychologists under the Australian Government's Better Access to Mental Health Care initiative. This scheme provides considerable assistance to people living with mental health problems, allowing them greater access to psychologists and providing more affordable mental healthcare.*

### What is a psychologist?

Psychologists study the way people feel, think, act and interact. Through a range of strategies and therapies they aim to reduce distress and to enhance and promote emotional wellbeing. Psychologists are experts in human behaviour, and have studied the brain, memory, learning and human development. Psychologists can assist people who are having difficulty controlling their emotions, thinking and behaviour, including those with mental health problems such as anxiety and depression, serious and enduring mental illness, addictive behaviours and childhood behaviour disorders.

All psychologists are legally required to be registered with the national registration board, the Psychology Board of Australia, in the same way medical practitioners must be registered. This means that they must be competent and follow a strict Code of Conduct.

Not all counsellors or therapists are registered psychologists. Seeing someone who is registered ensures you receive high quality ethical treatment.

### If I have a mental health problem, how can a psychologist help me?

Psychologists specialise in providing therapies for mental health problems. These therapies are effective at treating common mental health conditions including anxiety and depression and most childhood problems.

### Can I go directly to a psychologist to receive treatment through Medicare?

You must be referred by your GP, your psychiatrist or paediatrician. Your GP will need to complete a detailed mental health assessment and prepare a Mental Health Treatment Plan before referring you to a psychologist. You should book a longer session with your GP to enable time for this.

### What mental health problems can be treated under the Better Access initiative?

'Mental disorder' is a term used to describe a range of clinically diagnosable disorders that significantly impact on a person's emotions, thoughts, social skills and decision-making. The Better Access initiative covers people with mental disorders arising from:

- Alcohol use disorder
- Anxiety disorders
- Adjustment disorder
- Attention deficit disorder
- Bereavement disorder
- Bipolar disorder
- Conduct disorder
- Co-occurring anxiety and depression
- Depression
- Drug use disorder
- Eating disorders
- Obsessive compulsive disorder
- Panic disorder
- Phobic disorder
- Posttraumatic stress disorder
- Psychotic disorders
- Schizophrenia
- Sexual disorders
- Sleep problems

### Can I access any psychologist?

Under the scheme you can only see a registered psychologist with a Medicare Provider Number who you have been referred to by your GP, psychiatrist or paediatrician.

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# APS Fact Sheet (Cont.)

## ← Can I request a referral to a specific psychologist or does my doctor have to choose?

Your doctor must first assess that you require the services of a psychologist. Your doctor may allow you to request a specific psychologist or may refer you to a psychologist that he/she recommends. The psychologist in question must be registered and have a Medicare Provider Number for you to be able to claim the Medicare rebate.

## If I am already seeing a psychologist, can I access Medicare benefits?

In order to receive a Medicare rebate, you must be referred to a psychologist by an appropriate medical practitioner (GP, psychiatrist or paediatrician). The doctor must first make an assessment that you need the services of a psychologist. If you are already seeing a psychologist, discuss this with your doctor.

## How many sessions with a psychologist am I entitled to?

The Australian Government has recently announced several changes to the allowable number of treatment sessions a person can receive from a psychologist each year under the Better Access program and claim a Medicare rebate.

Eligible people can receive:

- Up to 10 individual sessions in a calendar year. Your referring doctor will assess your progress after the first six sessions.
- Up to 10 group therapy sessions in a calendar year where such services are available and seen as appropriate by your referring doctor and the psychologist.

## What will it cost me?

The cost to you will vary depending on the length of the session and the fee being charged by the psychologist.

If the psychologist decides to bulk bill then you will not have to pay anything.

The cost for a psychological therapy session is usually greater than the Medicare rebate, so you will need to pay the difference between what the psychologist charges you and the Medicare rebate.

In some instances a psychologist may choose to bulk bill (ie, aged pensioners, health care card holders), in which case you will not have to pay anything. This will vary and you should check this with the psychologist before commencing your treatment.

## How do I pay?

The settlement of the account is your responsibility (unless the psychologist bulk bills you). You may claim a rebate by lodging a claim through Medicare. When billed you can either:

- Pay the full amount of the consultation and use your detailed receipt to claim a Medicare rebate; or
- Pay the difference between the Medicare rebate and the total account amount, and then claim the rebate from Medicare to forward to the psychologist later; or
- Claim from Medicare using your unpaid account.

If the psychologist decides to use the bulk billing method, you assign your right to a benefit to the psychologist as full payment for the psychological service. The psychologist cannot make any additional charge for this service if it has been bulk billed, and will receive the relevant Medicare rebate or 'benefit' from Medicare Australia for the service provided.

## Does the Medicare Safety Net apply to my out-of-pocket expenses under this scheme?

Yes. You are responsible for paying any charges in excess of the Medicare rebate for services under this scheme. However, these out-of-pocket expenses will count towards the Medicare Safety Net. The Medicare Safety Net is designed to protect high users of health services from large out-of-pocket expenses. For more information on the Medicare Safety Net, go to: <http://www.humanservices.gov.au/customer/services/medicare/medicare-safety-net>

## What about my private health insurance?

You cannot use your private health insurance ancillary cover to top up the Medicare rebates for these services.

You need to decide if you will use Medicare or your private health insurance ancillary cover to pay for psychological services you receive. You can either access rebates from Medicare by following the claiming process or claim where available on your insurer's ancillary benefits.

### Further information is available from:

The Australian Psychological Society:  
[www.psychology.org.au](http://www.psychology.org.au)

Australian Government Department of Health and Ageing:  
[www.health.gov.au](http://www.health.gov.au)