

Better access to psychologists through the Medicare Benefits Schedule (MBS)

What is the new Medicare rebate?

On 1 November 2006, the Australian Government introduced new Medicare items for psychological treatment by registered psychologists. This service provides considerable assistance to people living with mental health problems, allowing them greater access to psychologists and providing more affordable mental healthcare.

Under the new Medicare scheme, all registered psychologists who are endorsed by Medicare Australia can provide treatment for mental health problems. Medicare rebates are also available for consultations with specialist clinical psychologists, who are experts in the assessment and treatment of mental disorders.

New Medicare services promote a team approach to mental health care, with general practitioners, psychiatrists and paediatricians encouraged to work with psychologists, and other allied mental health professionals as well as mental health nurses, to increase the availability of care.

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.

What is a registered psychologist?

All psychologists are legally required to register with the Psychologist Registration Board in their State or Territory, 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.

What is meant by mental disorder under the new Medicare rebate?

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. This includes patients with mental disorders arising from:

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

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 Care Plan before referring you to a psychologist. You should book a longer session with your GP to enable time for this.

Can I access any/all psychologists?

Under the Medicare 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. The psychologist may be a specialist clinical psychologist.

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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?

Eligible patients can generally receive:

- Up to 12 individual services in a calendar year. Your referring doctor will assess your progress after the first six sessions.
- Up to 12 group therapy services 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 and the rebate available from Medicare will vary depending on the:

- Length of the session;
- Type of psychologist consulted – general or specialist clinical; and
- Fee being charged by the psychologist.

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

However if the psychologist does not use the bulk billing method then you would pay the difference between what the psychologist charges you (which may be the schedule fee or a fee set by the psychologist) and the Medicare rebate. This will vary and you must check this out with the psychologist before commencing your treatment.

How do I pay?

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.

If the psychologist charges the schedule fee or above, then the settlement of the account is your responsibility. 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.

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

Yes. You are responsible for paying any charges in excess of the Medicare rebate for items under this initiative. However, these out-of-pocket expenses will count towards both the original and the extended Medicare safety nets. Once you or your family reach the relevant threshold in the calendar year, Medicare benefits will increase to 100% of the schedule fee under the original safety net, and 80% of your total out-of-pocket expenses for out-of-hospital services under the extended Medicare safety net. The Medicare safety nets are designed to protect high users of health services from large out-of-pocket expenses.

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

Australian Government
Department of Health and Ageing:
www.health.gov.au

The Australian Psychological Society ABN 23 000 543 788