

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

What is the new Medicare Rebate?

From 1 November 2006, the Australian Government will introduce new Medicare items for psychological treatment by registered psychologists. This service will provide considerable assistance to people living with a mental illness and to their families, allowing them greater access to psychologists and providing more affordable mental healthcare.

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 can assist people who are having difficulty controlling their emotions, thinking and behaviour, including those with mental or physical health problems such as: anxiety and depression, serious and enduring mental illness, neurological disorders, addictive behaviours as well as childhood behaviour disorders. Psychologists are experts in human behaviour, and have studied the brain, memory, learning and human development.

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.

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

From what date can I claim a Medicare rebate for seeing a psychologist?

1 November 2006, however it may be some time before all registered psychologists are endorsed by Medicare Australia for the purposes of the rebate. You will need to check that the psychologist you are to see has a Medicare Provider Number.

What is a Medicare Provider Number?

Medicare is Australia's universal public healthcare system. Medicare provider numbers are issued by Medicare Australia to practitioners who are able to provide services for which a Medicare rebate can be claimed.

Can I go directly to a psychologist and access these benefits?

You must be referred to a psychologist by your GP, your psychiatrist or paediatrician.

Can I access any/all psychologists?

Under the Medicare rebate you can only see a registered psychologist with a Medicare Provider Number upon referral from your GP, psychiatrist or paediatrician.

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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.

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

Your doctor may allow you to request a specific psychologist or may refer you to a registered 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 rebate.

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

You will need to see an appropriate medical practitioner (GP, psychiatrist or pediatrician) to request a referral to your psychologist under the approved system. Your psychologist would need to have a Medicare Provider Number. Your psychologist can assist you with this process.

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. Provision will exist for patients to receive additional services where exceptional circumstances arise (exceptional circumstances will be identified by the referring doctor).
- Up to 12 group therapy services in a calendar year where such services are available and seen as appropriate by the psychologist.

What will it cost me?

The cost to you and the rebate available from Medicare can vary depending on the:

- Length of the session;
- Type of psychologist; 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 benefit for items under this initiative. However, these out-of-pocket costs will count towards the Medicare Safety Net.

The family-based Safety Net protects high users of health services from big out-of-pocket costs. This covers the difference between the Medicare rebates and the schedule fee for families who exceed a threshold level of payments in a year, but not for charges that are above the schedule fee.

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