

More Information about Private Health Insurance Rebates



In Australia, most private health funds can provide a small financial contribution (called a rebate) when one of their consumers sees a registered psychologist (like all of those who work for Condor Performance). If you have health insurance with **Medibank, AHM, Bupa, HCF, nib, HBF** or **Australian Unity** then scroll down as we have contacted these funds already asking for clarification about how it works. If your fund is not listed below then you'll need to contact them and ask them these questions and email the answer to the administrator at Condor Performance you have been dealing with.

1. Do we / I need to have used all possible Medicare session before being eligible for rebates?
2. Can sessions take place via webcam (tele-health)?
3. Can sessions vary in length (e.g. 30 mins or 90 mins)?
4. What does the receipt need to contain for me / us to make a successful claim after paying?
5. How much are the rebates for my levels of cover?
6. Is there a 'cap' per session (e.g. no more than \$50 back per session despite \$400 claimable for year)
7. Does any of the above differ if the psychologist is and is not a clinical psychologist?

Medibank Private:

Does the client need to have used all possible Medicare session before being eligible?

No, regardless of whether you've used up the Medicare sessions, you can put in a private health claim. However, you cannot use both the Medicare and health fund rebate for the same session.

Can sessions take place via webcam (tele-health)?

Yes, there are provisions made for psychology sessions to be undertaken through webcam (tele-health).

Can sessions vary in length (e.g. 30 mins or 90 mins)?

Yes, there is no allocated time requirements for sessions.

What does the receipt need to contain for the client to make a successful claim after paying?

The receipt needs a provider number (either medicare or Medibank provider), the item codes for the session and how much you were charged.

How much are the rebates for the various levels of cover?

This will depend on your level of cover. Please contact Medibank Private directly.

Is there a 'cap' per session (e.g. no more than \$50 back per session despite \$400 claimable for year)

This will depend on your level of cover. Please contact Medibank Private directly.

Does any of the above differ if the psychologist is and is not a clinical psychologist?

No. All psychologists are considered the same under the Medibank Private policy.

AHM:

Does the client need to have used all possible Medicare session before being eligible?

No, regardless of whether you've used up the Medicare sessions, you can put in a private health claim. However, you cannot use both the Medicare and health fund rebate for the same session.

2020 Version

Can sessions take place via webcam (tele-health)?

Yes, there are provisions made for psychology sessions to be undertaken through webcam (tele-health).

Can sessions vary in length (e.g. 30 mins or 90 mins)?

There is no allocated time requirements for sessions.

What does the receipt need to contain for the client to make a successful claim after paying?

The receipt needs a provider number (Medicare), the item codes for the session and how much you were charged, and an ABN.

How much are the rebates for the various levels of cover?

This will depend on your level of cover. Please contact AHM directly.

Is there a 'cap' per session (e.g. no more than \$50 back per session despite \$400 claimable for year)

This will depend on your level of cover. Please contact AHM directly.

Does any of the above differ if the psychologist is and is not a clinical psychologist?

No. All psychologists are considered the same under the AHM policy.

HCF:

Does the client need to have used all possible Medicare sessions before being eligible?

*Yes, you will need to use up all your eligible medicare sessions **before** claiming on your health fund. A form will need to be signed by your psychologist to say that medicare sessions have been exhausted in order for you to claim.*

Does the psychologist need to be approved with the HCF?

They need to be a registered provider with HCF. None of our psychologists are currently preferred providers with HCF but we are working on this.

Can sessions take place via webcam (tele-health)?

No, all sessions have to be a same-place session.

Can sessions vary in length (e.g. 30 mins or 90 mins)?

There is no allocated time requirements for sessions.

nib:

Does the client need to have used all possible Medicare session before being eligible?

Extras cover may not include psychology treatment (where included under a Policy) unless a mental health plan has been prescribed under Medicare entitlements and these entitlements have been used up for the Calendar Year.

Does the psychologist need to be approved with nib?

This health fund can access provider information as long as the psychologist has a Medicare provider number. They do not need to be a preferred provider.

Can sessions take place via webcam (tele-health)?

Eligible claims are those conducted on the basis of a face-to-face consultation. This health fund does not recognise consultations conducted on the phone or webcam (tele-health).

2020 Version

Can sessions vary in length (e.g. 30 mins or 90 mins)?

There is no allocated time requirements for sessions.

What does the receipt need to contain for the client to make a successful claim after paying?

The receipt needs to include a description of service, date of service, date of payment, full name of person receiving service (that's you), full name and address and provider number of the psychologist.

How much are the rebates for the various levels of cover?

This will depend on your level of cover. Please contact your provider directly.

Is there a 'cap' per session (e.g. no more than \$50 back per session despite \$400 claimable for year)

This will depend on your level of cover. Please contact your provider directly.

Does any of the above differ if the psychologist is and is not a clinical psychologist?

No. All psychologists are considered the same under the NIB policy.

HBF:

Does the client need to have used all possible Medicare session before being eligible?

No, regardless of whether you've used up the Medicare sessions, you can put in a private health claim. However, you cannot use both the Medicare and health fund rebate for the same session.

Does the psychologist need to be approved with the HBF?

No

Can sessions take place via webcam (tele-health)?

Eligible claims are those conducted on the basis of a face-to-face consultation. This health fund does not recognise consultations conducted on the phone or webcam (tele-health).

Can sessions vary in length (e.g. 30 mins or 90 mins)?

There is no allocated time requirements for sessions.

What does the receipt need to contain for the client to make a successful claim after paying CP?

The receipt needs to contain provider details - such as the psychologists physical address, ABN, provider number, as well as item number and a detailed description of the service - whether the services are psychological or clinical (as different levels of cover will contain different specifications).

How much are the rebates for the various levels of cover?

This will depend on your level of cover. Please contact your provider directly.

Is there a 'cap' per session (e.g. no more than \$50 back per session despite \$400 claimable for year)

Maximum limit per session, however this limit is dependent on your level of cover and your claimable amount per year.

Does any of the above differ if the psychologist is and is not a clinical psychologist?

Some policies only provide cover for clinical psychology. It is best to check your level of cover before undertaking any services.

2020 Version

Australian Unity:

Does the client need to have used all possible Medicare session before being eligible?

You will need to use up all your eligible Medicare sessions before claiming on your health fund.

Does the psychologist need to be approved with the Australian Unity?

No

Can sessions take place via webcam (tele-health)?

Eligible claims are those conducted on the basis of a face-to-face consultation. This health fund does not recognise consultations conducted on the phone or webcam (tele-health).

Can sessions vary in length (e.g. 30 mins or 90 mins)?

There is no allocated time requirements for sessions.

What does the receipt need to contain for the client to make a successful claim after paying CP?

The receipt needs to include a description of service, date of service, date of payment, full name of person receiving service (that's you), full name and address (which needs to be typed or stamped) and provider number of the psychologist.

Is there a 'cap' per session (e.g. no more than \$50 back per session despite \$400 claimable for year)

Dependent on the level of ancillary cover (there is no option to claim psychology on Basic, Standard, and Intermediate level):

How much are the rebates for the various levels of cover?

Comprehensive - \$50 initial consultation and then \$30 subsequent consultation. Per year the claimable amount is \$400 per person and \$800 per family. (Family limits are shared between all people on the membership but no one person can claim more than the per person limit). Classic - \$70 per initial consultation \$40 per subsequent consultation. \$350 per person.

Does any of the above differ if the psychologist is and is not a clinical psychologist?

No. All psychologists are considered the same under the Australian Unity policy.

Bupa:

Does the client need to have used all possible Medicare session before being eligible?

Where Bupa recognises a mental health service, a benefit is payable provided no other rebate for the treatment is obtainable (such as through Medicare or 3rd party insurance).

Does the psychologist need to be approved with Bupa?

No

Can sessions take place via webcam (tele-health)?

*Currently, benefits are **not** payable for tele-health services for any Extras service including psychology.*

Can sessions vary in length (e.g. 30 mins or 90 mins)?

Benefits are payable on an attendance basis, irrespective of the length of the attendance, in accordance with industry accepted itemisation.

2020 Version

What does the receipt need to contain for the client to make a successful claim after paying ?

Each accounting record must be labelled with the Customer's identifying details and include the

- (i) date of each service;*
- (ii) name of the practitioner who provided the service;*
- (iii) details of the services and goods provided, including the itemised fee for each service and good; and*
- (iv) details of all payments, including the date of the payment.*

In cases where electronic claiming is not used, an itemised receipt must be issued for each payment indicating the:

- (i) date of payment;*
- (ii) Provider number(s);*
- (iii) Provider's ABN;*
- (iv) name of the practitioner who provided the service;*
- (v) address where the service was provided and the contact telephone number;*
- (vi) name of the patient who received the treatment;*
- (vii) date of the service;*
- (viii) treatment/s provided including the industry-based item number/s for the treatment/s if applicable and the products supplied and the individual charge for each item treatment or service; and*
- (ix) individual invoice or receipt number on each receipt.*

How much are the rebates for the various levels of cover?

This will depend on your level of cover. Please contact your provider directly.

Is there a 'cap' per session (e.g. no more than \$50 back per session despite \$400 claimable for year)?

Yes. Set benefits apply for individual services and psychology benefits are grouped under the "Mental Health" category. Benefits and Limits vary depending on the product and state.

Does any of the above differ if the psychologist is and is not a clinical psychologist?

No. All psychologists are considered the same under the Bupa policy.