



Medicare and Counsellors

Medicare is the name given to the fund or body that pays benefits for some medical services in Australia. It is the primary government operated health fund, available to all Australian citizens, and with reciprocal arrangements in some overseas countries. This article only touches on Medicare briefly and is by no means comprehensive. For more details, go to the Medicare website at: <http://www.medicareaustralia.gov.au>

Medicare Benefits

Medicare benefits are paid for services provided by general practitioners and some specialists and allied health professionals. The benefit may be paid by deducting it from your account when paying it at the time of service, following which the health service provider claims it back from Medicare.

If the service provider 'bulk bills' Medicare, they accept the rebated amount as full payment, and you are not charged with any balance. Some practitioners bulk bill and some do not. If they do not, you will be charged with the balance between what Medicare pays and what the practitioner charges.

You may also receive your rebate from Medicare by paying your account in full and then claiming the rebate yourself by taking or sending the paid account to Medicare. There is also an on-line service that you can register for and use to claim your benefits on-line. Benefits that you claim yourself are usually deposited directly into your bank account.

Persons who opt to take out private health insurance receive a rebate towards their fees from the government. This is because they save the government money. By receiving a rebate from their private health fund for some services, they save the government from paying for those services, which they would have had to do otherwise.

Medicare rebates are also paid for patients under the [Better Access to Mental Health](#) scheme. Under this plan, a patient with a diagnosed mental health condition may receive subsidised treatment from an eligible professional for 6 -10 sessions per year. Recognised professionals include psychiatrists, psychologists, GPs, social workers and occupational therapists – but not counsellors.

Medicare Benefits and Counsellors

Counsellors are not recognised as professionals eligible for Medicare benefits. Neither are they recognised or paid benefits by almost all the private health funds (one, or possibly two, may pay benefits). There is ambiguity surrounding the term 'counsellor.' A counsellor could be a financial counsellor or a sports counsellor, or even a beauty counsellor.

The ACA (Australian Counselling Association) and other counselling bodies have been lobbying the federal government for many years, asking for regulation of the industry and acceptance of appropriately qualified mental health counsellors to be included in the Medicare scheme.

So far, there has been little progress. If counselling were recognised and regulated, the burden on other mental health professionals would be lifted, waiting lists shortened, and services made available to people who could not otherwise afford to pay for them. Counsellors would no longer be excluded from the mental health industry as a whole, and would have more opportunity to use their specialist skills to help those in distress.