Radiance Hobart
Counselling & Self-Development

Counsellors and Medicare

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 you 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 eligible for Medicare benefits. In the last few years, many private health funds have recognised counsellors, and pay benefits for counselling if it is included in your cover.

There ambiguity surrounding the term 'counsellor.' A counsellor could be a financial counsellor or a sports counsellor, or even a beauty counsellor. In fact, anyone can call themselves a 'counsellor' regardless of whether they have training or qualifications in their chosen field.

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

Important steps have been made recently. Consultations between government and peak counselling bodies on proposed National Standards for counsellors are being worked through. It is hoped within the industry that this will lead to regulation and eventually, Medicare rebates for counsellors.

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