

Accessing a Mental Health Care Plan & Medicare Rebates

What is a Mental Health Care Plan (MHCP)?

A Mental Health Care Plan (MHCP) is a support plan provided by a General Practitioner (GP) to help individuals access mental health services. It allows eligible Australians to claim Medicare rebates for psychology sessions.

Who is Eligible for an MHCP?

You may be eligible if you are experiencing mental health challenges such as anxiety, depression, stress, trauma, or other psychological concerns. Your GP will assess your needs to determine eligibility.

Steps to Obtain an MHCP

1. **Book a GP Appointment** – Schedule a longer consultation with your GP to allow enough time for assessment.
2. **Discuss Your Mental Health** – Be open about your concerns, symptoms, and how they impact your daily life.
3. **GP Assessment & Referral** – If eligible, your GP will prepare an MHCP and provide a referral to a psychologist or mental health professional.
4. **Book an Appointment with a Psychologist** – Contact a psychologist who accepts MHCP referrals. Some may have wait times.

Medicare Rebates for Psychology Sessions

- Under an MHCP, you can claim Medicare rebates for up to **10 sessions per calendar year**.
- Initially, you receive a rebate for **6 sessions**. After a review with your GP, you may be eligible for **4 additional sessions**.
- The Medicare rebate amount varies depending on whether the clinician is a General, Clinical Psychologist, Clinical Psychologist Registrar or Mental Health Social Worker. Rebates are not accessible for counselling services, however the fees for this service are considerably less.

How to Claim a Medicare Rebate

1. **Pay Full Session Fee, Then Claim** – The client pays the session fee and then claims a Medicare rebate via:
 - Medicare Online (via myGov)
 - Medicare Express Plus app
 - A Medicare service centre

Additional Support Options

- If you require **more than 10 sessions**, you may discuss other support options with your GP.
- **Private Health Insurance** may cover additional sessions (cannot be used in conjunction with Medicare for the same session).

For more information, visit the **Medicare website** or speak to your GP about your mental health support options.