How to Access Subsidised Psychology Through a Mental Health Treatment Plan

DiversAbilities Resource Draft – Gold Standard

1. What this government-supported pathway actually offers

A Mental Health Treatment Plan is a plan prepared by a GP or another eligible doctor to help a person access Medicare rebates for mental health treatment.

This does not usually mean psychology is completely free. It means Medicare pays part of the cost, and the psychologist may either bulk bill you or charge a gap fee on top.

Under this pathway, eligible patients can claim Medicare rebates for up to 10 individual sessions and 10 group sessions with eligible mental health professionals each calendar year.

Usually, your doctor refers you for 6 individual sessions first. If you still need support after that, the doctor can review your progress and refer you for more sessions, up to the yearly limit.

The plan is commonly used for support with anxiety, depression, trauma, stress, grief, panic, emotional overwhelm, and other diagnosed mental health conditions.

2. Important reality check: is it free?

Sometimes, but not always.

- If the psychologist bulk bills, Medicare covers the full cost and you do not pay.
- If the psychologist does not bulk bill, Medicare pays a rebate and you pay the remaining gap fee.
- Some clinics offer lower fees for concession card holders, students, or people in financial stress.

This is why the cheapest pathway is not just getting the Mental Health Treatment Plan. The cheapest pathway is also finding a provider who bulk bills or has the smallest gap fee.

3. Cheapest or free pathway: mini step-by-step

1. Make sure you have a Medicare card, or check whether you are eligible for Medicare.
2. Find a GP clinic that bulk bills if possible. A bulk billed GP appointment means you may not have to pay for the GP visit.
3. Book a longer GP appointment, because a Mental Health Treatment Plan usually takes more time than a standard visit.
4. At the appointment, explain what has been happening and ask for a Mental Health Treatment Plan.
5. Ask the GP for a referral to a psychologist and say clearly that you want the cheapest option available.
6. When you contact psychology clinics, ask two questions before booking: 'Do you accept Mental Health Treatment Plan referrals?' and 'Do you bulk bill, or what is the gap fee after the Medicare rebate?'
7. Choose the provider with the lowest cost, or a bulk billing provider if you can find one.
8. If you cannot find an affordable psychologist, ask your GP about community mental health services, Medicare Mental Health Centres, public hospital mental health services, or other lower-cost options.

4. Step-by-step: how to find a bulk billing or lower-cost GP first

9. Go to the Healthdirect Service Finder.
10. Search for a GP near your suburb or postcode.
11. Use the bulk billing filter if available.
12. Call the clinic before booking, because not every appointment type is always bulk billed.
13. Ask whether they bulk bill for Mental Health Treatment Plan appointments, because some clinics bulk bill standard appointments but not longer mental health appointments.

You can also call Healthdirect on 1800 022 222 for government-funded health advice and guidance about finding local health services.

5. What to say when booking the GP

You can use simple wording like this:

- “Hi, I would like to book a longer appointment with a GP to talk about my mental health and ask about a Mental Health Treatment Plan. Do you bulk bill?”
- “I have a Medicare card and I’m trying to keep costs as low as possible. Is this appointment bulk billed?”

6. What to say during the GP appointment

You do not need to use perfect words. You just need to explain what has been happening.

- “I’ve been struggling with my mental health and I think I need support.”
- “I feel anxious / low / overwhelmed / not like myself, and I want to ask about a Mental Health Treatment Plan.”
- “I’m worried about cost. Can you please refer me to someone affordable, ideally bulk billing if possible?”

7. What actually happens at the GP appointment

The doctor will usually ask questions about your mental health, how long things have been going on, how they are affecting your daily life, and whether there are any safety concerns.

They may ask about sleep, stress, mood, panic, work, study, family life, trauma, medication, or past support.

If appropriate, the doctor prepares the plan and gives you a referral to an eligible mental health professional.

The plan can also include your goals, such as reducing panic, coping better with stress, improving sleep, or getting support after a difficult life event.

8. Who can provide treatment under this pathway

The referral may be to a clinical psychologist, psychologist, occupational therapist, or social worker who provides eligible Medicare mental health services.

Not every provider charges the same amount. Some bulk bill. Some charge a gap. Some have waiting lists.

9. What actually happens in psychology sessions

In psychology sessions, you talk with a trained professional in a private and confidential setting.

They may help you understand thought patterns, emotional triggers, habits, fears, or stress responses.

For example, if you are having panic attacks, they may teach you grounding or breathing strategies. If you are feeling stuck or low, they may help you identify patterns and build routines. If you have experienced trauma, they may help you work through it slowly and safely over time.

You do not have to tell your whole story in one session. It is okay to go slowly.

10. If you cannot afford psychology even with Medicare

A Mental Health Treatment Plan is often the first low-cost pathway, but it is not the only one.

- Ask your GP about public community mental health services.
- Ask whether there is a Medicare Mental Health Centre near you. These centres provide free support and do not require an appointment, referral, Medicare card, or Medicare enrolment.
- Ask about local hospital mental health services if your needs are more urgent or complex.
- If you need immediate advice, call Healthdirect on 1800 022 222.

If there is immediate risk to you or someone else, call 000.

11. Good questions to ask the psychologist before booking

- Do you accept Mental Health Treatment Plan referrals?
- Do you bulk bill?
- If not, what is the gap fee after the Medicare rebate?
- Do you offer telehealth?
- Do you have experience supporting people with disability, trauma, anxiety, or my specific concern?
- Do you have someone who speaks my language or understands my cultural background?

12. Official links and contacts

- Healthdirect – Mental health treatment plan: https://www.healthdirect.gov.au/mental-health-treatment-plan
- Services Australia – Mental health care and Medicare: https://www.servicesaustralia.gov.au/mental-health-care-and-medicare
- Healthdirect – Mental health professionals: https://www.healthdirect.gov.au/mental-health-professionals
- Healthdirect – Find a health service: https://www.healthdirect.gov.au/australian-health-services
- Healthdirect – Find a GP: https://www.healthdirect.gov.au/australian-health-services/guided-search/general-practice
- Healthdirect phone line: 1800 022 222
- Medicare Mental Health line: 1800 595 212

13. Sources

- Healthdirect Australia
- Services Australia

Disclaimer: These resources might not be up to date and newer information might be available. We try our best to update our resources as often as possible.