



INFORMATION SHEET

Medicare, private health or paying privately

A side-by-side look at the ways to pay for psychology, so you can choose what suits you.

The short answer

Medicare (with a GP plan and referral) offers up to 10 rebated sessions a year and can be bulk billed. **Private health extras** can contribute to privately billed sessions, within your fund's limits. **Paying privately** needs no referral and has no session cap. At MeHelp, Medicare sessions are bulk billed and private sessions are **\$180**. You can't use Medicare and private health for the same session.

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main ways to pay for psychology

\$180

MeHelp private session fee, no referral needed

WHAT YOU'LL FIND IN THIS GUIDE

- Medicare, private health and self-funded sessions compared
- What each option needs from you
- Limits, waiting periods and session caps
- How the options can work together across a year
- Which option people choose for privacy
- Questions to ask your health fund



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Reviewed by **Phillipa Brown**, registered psychologist and founder of MeHelp. Information current at October 2026. General information only, not individual advice.

Your options compared

	MEDICARE	PRIVATE HEALTH EXTRAS	SELF-FUNDED
Referral needed	Yes: plan and referral from your usual GP	No	No
What you pay	\$0 at MeHelp (bulk billed)	\$180 minus your fund's benefit	\$180 a session at MeHelp
Session limit	10 individual a year	Your fund's annual limit	None
Waiting period	None	Set by your fund (often 2 months)	None
Who sees information	Your GP gets updates	Your fund sees claims	Only you and your psychologist
Good for	Ongoing support at low or no cost	Extra sessions beyond Medicare	Starting quickly, or more privacy

The one rule to remember: Medicare and private health can't both be claimed for the same session. Many people use Medicare first, then extras or self-funding once their 10 sessions are used.

Questions for your fund

Extras cover for psychology varies a lot between funds and policies. A five-minute call before you book saves surprises.

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| ☐ Does my extras cover include psychology? | ☐ Is there a waiting period, and have I served it? |
| ☐ What's my annual limit for psychology? | ☐ How much is paid back per session? |
| ☐ Are phone and video sessions covered? | ☐ Do clinical and registered psychologists pay the same? |

A note on hospital cover

Hospital cover and extras cover are different. The mental health waiting period waiver you may have heard about applies to **in-hospital psychiatric care** on hospital cover, not to sessions with a psychologist.

Paying privately at MeHelp

Private sessions are **\$180** for 50 minutes, by phone or video, with no referral and no session limit. You can claim on eligible private health extras cover.

What people ask us

Is it cheaper to use Medicare or private health?

With a bulk-billing psychologist, Medicare costs you nothing. Otherwise it depends on your fee, your gap and your fund's benefit. The table in this guide helps you compare.

Why would someone pay privately when Medicare is available?

Some people want to start before seeing a GP, need more than 10 sessions, or prefer that no plan is shared with their GP.

Can I switch between options during the year?

Yes. You can use Medicare for some sessions and private health or self-funding for others, just not both for the same session.



Prefer to talk it through with a psychologist?

MeHelp is an Australian online psychology practice. Sessions are by phone or video, Australia-wide, and can be bulk billed with a valid Mental Health Treatment Plan and referral. We also accept NDIS, WorkCover, DVA, EAP and private health funding.

See our session fees at mehelp.com.au/how-much-does-an-online-psychologist-cost

1300 323 411 · info@mehelp.com.au

MeHelp is not a crisis service. If you or someone else is in danger, call 000. For 24-hour support, call Lifeline on 13 11 14 or Beyond Blue on 1300 22 4636. Under 25: Kids Helpline 1800 55 1800.

This guide is general information about the Australian health system. It isn't individual medical, legal or financial advice, and it doesn't replace an assessment by your GP or a psychologist. Government rules and fees change. Figures are current at October 2026; check health.gov.au, servicesaustralia.gov.au or your insurer for the latest. All MeHelp psychologists are registered with Ahpra.