

FREE GUIDE

Couples therapy and Medicare

What Medicare covers for relationships, how to pay for couples sessions, and what to expect.

The short answer

Medicare **doesn't cover couples therapy** as a joint service. Better Access is for an individual's diagnosed mental health condition, although up to 2 of your 10 sessions can involve a family member where it helps your treatment. Couples sessions are usually **paid privately**, and some private health extras policies contribute. MeHelp offers couples and relationship sessions by phone or video, Australia-wide.

2

of your 10 Medicare sessions can include a family member or carer

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Medicare items for joint couples therapy

WHAT YOU'LL FIND IN THIS GUIDE

- What Medicare does and doesn't cover
- When a partner can join an individual session
- Paying privately and private health extras
- What couples sessions usually involve
- When individual therapy may suit better first
- Support options if there's family violence



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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.

What Medicare covers

COVERED

Individual therapy

If you have a diagnosed mental health condition, your own sessions are covered under Better Access. Relationship stress is often part of what people work on.

PARTLY COVERED

A partner joining

Up to 2 of your 10 sessions can include a family member or carer, where it supports your treatment.

NOT COVERED

Joint couples therapy

Sessions where the relationship itself is the focus are usually paid privately.

MAYBE

Private health extras

Some policies contribute to couples sessions with a psychologist. Check with your fund.

At MeHelp: couples and relationship sessions are available by phone or video, paid privately. Call 1300 323 411 to talk through options.

What couples sessions involve

1

Getting to know you both

Your psychologist hears each person's view of what's happening and what you'd like to change.

2

Understanding patterns

Together you look at the cycles that keep coming up, such as how arguments start and end.

3

Building skills

Practical tools for communication, conflict and reconnecting, with things to try between sessions.

When individual sessions may come first

- One partner is managing anxiety, depression or trauma
- You're unsure whether you want to stay in the relationship
- There are safety concerns

If you don't feel safe: couples therapy isn't recommended where there's family violence. Call 1800RESPECT (1800 737 732), 24/7, or 000 in an emergency.

What people ask us

Does Medicare cover marriage counselling?

No. Medicare doesn't fund joint couples therapy. You can claim individual sessions if you have a diagnosed condition, and a partner can join up to 2 of those.

Can we claim couples therapy on private health?

Some extras policies contribute when you see a psychologist. Ask your fund about item codes and limits.

Can we do couples therapy online?

Yes. Many couples join a video session together, or from separate locations.



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.

Couples therapy at MeHelp at mehelp.com.au/cornerstones/relationship-counselling-and-couples-therapy

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.