

FREE GUIDE

How bulk billing works

Bulk billing, gap fees and rebates in plain language, so you know what you'll pay before you book.

The short answer

When a psychologist **bulk bills**, they accept the Medicare rebate as full payment, so you pay nothing for the session. When they don't, you pay their fee and Medicare refunds part of it. The difference is your **gap**. You need a valid Mental Health Treatment Plan and referral for either. **At MeHelp, eligible clients are bulk billed, so there's no gap.**

\$0

out of pocket when a session is bulk billed

65%

of Better Access sessions had a gap in 2021

WHAT YOU'LL FIND IN THIS GUIDE

- Bulk billing, gap fees and private fees side by side
- A worked example of how a gap is calculated
- Why psychologists charge different fees
- How the Medicare Safety Net can lower costs
- Questions to ask before you book
- What Medicare doesn't pay for, like missed appointments



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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.

THREE WAYS TO PAY

Bulk billed, gap or private

With a valid plan and referral, there are two ways a Medicare session can be billed. Without one, you pay privately.

BULK BILLED

You pay \$0

The psychologist claims the rebate from Medicare and accepts it as the full fee.

GAP FEE

You pay the difference

You pay the fee, Medicare refunds the rebate, and the rest is your out-of-pocket cost.

PRIVATE

You pay the full fee

No plan or referral needed, and no Medicare rebate. Private health extras may help.

A worked example

	REGISTERED PSYCHOLOGIST	CLINICAL PSYCHOLOGIST
Example fee	\$250	\$250
Medicare rebate	\$101.55	\$149.05
Your gap	\$148.45	\$100.95

Example fees only. The Australian Psychological Society suggests \$330 for a standard session in 2026–27, but every psychologist sets their own fee.

At MeHelp: sessions are bulk billed for eligible clients with a valid Mental Health Treatment Plan and referral. There's no gap to pay.

Why fees differ

The Medicare rebate hasn't kept pace with the cost of providing care, so many psychologists charge more than the rebate.

- **Psychologists set their own fees.** Medicare sets only the rebate, not the price.
- **Gaps have grown.** The government's evaluation of Better Access found the share of sessions with a gap rose from 53% in 2018 to 65% in 2021.
- **Clinical psychologists** attract a higher rebate, but may also charge a higher fee.
- **Bulk billing is a choice** each practice makes. MeHelp bulk bills eligible clients with a valid plan and referral, by phone or video, Australia-wide.

The Medicare Safety Net

If you pay a lot of gap fees in one calendar year, the **Extended Medicare Safety Net** can increase what Medicare pays back. In 2026 the threshold is **\$2,699.10** for most people, or **\$861.20** for concession card holders and families getting Family Tax Benefit Part A. Once you reach it, Medicare pays back 80% of further out-of-pocket costs, up to a cap for each service. Psychology gaps count toward it. Register your family with Services Australia so your costs are combined.

What Medicare won't pay for

- Missed appointments or late-cancellation fees
- Sessions without a valid plan and referral
- Sessions beyond your 10 rebated sessions a year
- Any gap on a Medicare session, which private health can't cover either

What people ask us

Is bulk-billed psychology free?

There's no out-of-pocket cost to you. Medicare pays the psychologist the rebate, which the psychologist accepts as the full fee. That's how MeHelp sessions work with a valid plan and referral.

Why don't all psychologists bulk bill?

The rebate is often lower than the cost of providing a session, so many practices charge a gap. It's each practice's decision.

Did the 2025 bulk billing incentives cover psychologists?

No. The bulk billing incentives that expanded in November 2025 apply to GP appointments, not psychology sessions.

Can my private health fund pay the gap?

No. By law, private health insurance can't cover the gap on a Medicare-rebated session. You can use extras for sessions you pay for privately.

Does a bulk-billed session count toward my 10 sessions?

Yes. Every Better Access session counts toward your 10, however it's billed.

Ask before you book

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|---|---|
| ☐ Do you bulk bill, and who is eligible? | ☐ If not, what is your fee and my gap? |
| ☐ Is my psychologist registered or clinical? | ☐ What is your cancellation policy? |
| ☐ When is payment taken? | ☐ Can you process my rebate for me? |



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.

Book a bulk-billed session at mehelp.com.au/medicare-bulk-billing

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.