

FREE GUIDE

How Medicare works for psychology

Better Access in plain language: who's eligible, how the sessions work, and how to see a MeHelp psychologist at no cost.

The short answer

Medicare's Better Access initiative pays a rebate for up to **10 individual psychology sessions each calendar year**. You need a Mental Health Treatment Plan and a referral from your usual GP or your MyMedicare practice. Sessions come in a first course of up to 6, then a GP review for the rest. At MeHelp, sessions are **bulk billed** for eligible clients, so there's no gap to pay.

10

individual sessions
a calendar year

\$101.55

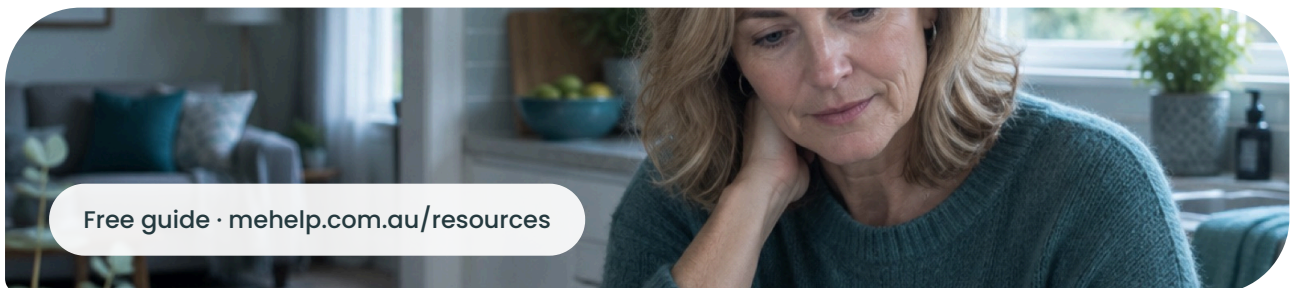
rebate a session,
registered
psychologist

\$0

out of pocket at
MeHelp with a valid
plan and referral

WHAT YOU'LL FIND IN THIS GUIDE

- Who is eligible for Better Access, and who isn't
- How the 10 sessions are split into courses
- What changed on 1 November 2025
- Rebate amounts from 1 July 2026
- Phone and video sessions under Medicare
- How bulk-billed sessions work at MeHelp



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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 Better Access covers

Better Access is the Medicare program that helps pay for psychology. It's for people with a diagnosed mental health condition, such as anxiety or depression, who need at least a moderate level of support.

INDIVIDUAL

Up to 10 sessions a year

Rebated one-on-one sessions each calendar year (1 January to 31 December). Up to 2 of them can involve a family member or carer, where that helps your treatment.

GROUP

Up to 10 group sessions

A separate allowance for group therapy. Group sessions don't use up your 10 individual sessions.

How the sessions are structured

1

Plan and referral

Your GP prepares a Mental Health Treatment Plan and writes a referral. The referral says how many sessions it covers.

2

First course of up to 6

You see your psychologist for up to 6 sessions. They then send your GP a short written update.

3

Review with your GP

Your GP reviews how things are going and can refer you for the remaining sessions, up to 10 in the calendar year.

Good to know: Sessions reset on 1 January. If you have referred sessions left at the end of the year, you can keep using them in January, but they count toward the new year's 10.

What changed on 1 November 2025

If you read about Medicare plans before late 2025, some of it is now out of date.

- **The name.** The plan is called a Mental Health Treatment Plan. You may still hear the old name, Mental Health Care Plan.
- **Who can write it.** For Medicare to pay, the plan and referral need to come from your **usual medical practitioner** (the GP or practice that has provided most of your care in the past 12 months) or the practice you're registered with through **MyMedicare**.
- **Telehealth plans.** A GP can prepare your plan by video or phone only if they're your usual GP or MyMedicare practice, and you've generally had a face-to-face visit with them in the last 12 months.
- **Reviews.** The separate review items were removed. Your GP now reviews your plan in a standard appointment.
- **Phone and video sessions.** Your psychology sessions can still be by phone or video, anywhere in Australia, with the same Medicare rebate.

What Medicare pays back, from 1 July 2026

WHO YOU SEE	MEDICARE REBATE (50+ MINUTES)	GOOD TO KNOW
Registered psychologist	\$101.55 a session	The same rebate applies to phone and video sessions.
Clinical psychologist	\$149.05 a session	A higher rebate because of their additional endorsed training.

The rebate is what Medicare pays back. Psychologists set their own fees. **Bulk billing** means the psychologist accepts the rebate as the full fee, so you pay nothing for that session. MeHelp bulk bills eligible clients with a valid plan and referral.

Medicare sessions, step by step

With a valid plan and referral, sessions at MeHelp are bulk billed. There's no gap to pay, by phone or video, anywhere in Australia.

1

Get your plan and referral

See your usual GP. If you're not sure what to ask for, call us on 1300 323 411 and we'll explain.

2

Send them to MeHelp

Upload them to our secure folder, email them, or ask your GP to fax them. We confirm the same day.

3

Get matched

We match you with an Ahpra-registered psychologist based on your needs, preferences and availability, usually within 2 to 5 days.

4

Start your sessions

50 minutes by phone or video, often in the same week, including evenings and weekends. We bill Medicare directly.

WITH A PLAN

\$0 out of pocket

Up to 10 bulk-billed sessions each calendar year with a valid Mental Health Treatment Plan and referral.

WITHOUT A PLAN

\$180 a session

No GP visit or referral needed, and no session limit. You can claim on eligible private health extras.

Eating disorders: if you have an eligible eating disorder, your GP may prepare an Eating Disorder Treatment and Management Plan, which allows up to 40 psychology sessions in 12 months.

What people ask us

Do I need a Mental Health Treatment Plan to see a psychologist?

No. You only need a plan and referral to claim a Medicare rebate. You can book a MeHelp psychologist privately for \$180 a session, with no referral.

Do I need a new plan every year?

Usually not. Your plan carries on, but you'll need a new referral from your GP for each course of sessions, including in the new year.

Can any GP write my plan?

For Medicare to pay, it needs to be your usual GP or practice, or the practice you're registered with through MyMedicare. A one-off online GP you've never seen generally won't qualify.

Do group sessions use up my 10 individual sessions?

No. Group therapy has its own allowance of up to 10 sessions a year.

Are phone and video sessions covered?

Yes. Medicare pays the same rebate for psychology sessions by phone or video as for face-to-face sessions, anywhere in Australia.



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.