



FREE GUIDE

When your Medicare sessions run out

Your options once you've used this year's 10 sessions, so there's no gap in your support.

The short answer

Once you've used your 10 Better Access sessions for the calendar year, you can keep seeing your MeHelp psychologist privately (**\$180 a session, no referral**), claim on **private health extras**, check for an **employer EAP**, or space sessions out until they reset on 1 January. Planning ahead with your psychologist helps avoid a gap in support.

1 Jan

when your 10 sessions reset

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extra Better Access sessions after 10 in a year

WHAT YOU'LL FIND IN THIS GUIDE

- When sessions reset and what carries over
- Six ways to keep going after session 10
- How to space sessions to cover the year
- What it costs to keep going at MeHelp
- When a different Medicare plan may apply
- A planning grid to use with your psychologist



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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.

Six ways to keep going

Medicare doesn't fund more than 10 individual Better Access sessions in a calendar year. These are the most common next steps.

1

Private health extras

If your extras cover includes psychology, claim for privately billed sessions. Check your annual limit and waiting period.

2

Your employer's EAP

Many workplaces offer free, confidential sessions. They don't use your Medicare sessions.

3

Stay with your psychologist

Keep seeing your MeHelp psychologist for \$180 a session. No referral and no session limit.

4

Space sessions out

Move to fortnightly or monthly sessions to stretch your 10 across the year.

5

Another funding scheme

WorkCover, NDIS, DVA or a victims of crime scheme may apply to your situation.

6

Mix and match

Use Medicare for some sessions and private health or self-funding for others. We'll help you plan it.

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

PLAN AHEAD

Make 10 sessions last

Talk with your psychologist early in the year about a rhythm that fits your needs and your budget.

STAGE	OFTEN LOOKS LIKE	SESSIONS USED
Getting started	Weekly or fortnightly while you build skills	4 to 6
Consolidating	Every 2 to 4 weeks as things settle	2 to 3
Maintaining	A check-in every month or two	1 to 2

An example only. Your psychologist will recommend what suits your situation.

Our plan for this year

Unused referred sessions: if you still have sessions left on a referral at 31 December, you can use them in January, but they count toward the new year's 10.

What people ask us

Can my GP give me more than 10 sessions?

Not under Better Access. The limit is 10 rebated individual sessions each calendar year, no matter who refers you.

Did the extra 10 COVID sessions come back?

No. The additional sessions available during COVID ended at the end of 2022.

Can I use private health for the same session as Medicare?

No. You can use one or the other for a session. Extras can be used once you're paying privately.

Do I need a new plan in January?

Usually not, but you'll need a new referral from your GP for the new year's sessions.



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.