

PAYMENT TERMS AND CONDITIONS

1) FEES

- a) All charges for sessions and services are outlined in our Fee Schedule, available on our website or as a downloadable PDF upon request.
- b) A complimentary first session of up to 30 minutes is offered to new clients. All subsequent sessions are charged at the published rates.
- c) Your appointment confirmation email will outline the fee for your booked session (business hours or after hours), or fees will be as discussed and agreed between you and your clinician.
- d) Fees are based on the allocated session length in the Fee Schedule. Sessions that end early at the client's request are charged at the full session rate. If a clinician must end a session early for reasons unrelated to the therapeutic process, the session will be rescheduled without prejudice.
- e) Fees are payable before or at the time of the appointment via cash, credit/debit card, EFT, **Medicare rebate processing**, or **HICAPS Digital** (for eligible private health funds). Invoicing can be arranged with prior agreement. If you require alternative payment options, please discuss this with us.
- f) Medicare rebates are processed after full payment of the session fee. If eligible, your rebate will be submitted electronically and returned to your nominated bank account. Medicare rebates cannot be claimed for cancelled sessions, couples counselling, supervision, court attendance, or non-clinical reports.
- g) Private health rebates may be available depending on your fund and level of cover. Thoughtful Connections offers **HICAPS Digital**, allowing eligible clients to pay the full session fee and have their rebate processed electronically. Refunds are typically returned within 24–48 hours. Private health rebates cannot be claimed in combination with Medicare for the same session.
- h) We encourage clients to reach out if experiencing financial stress. Fee reductions or alternative arrangements may be considered on a case-by-case basis.
- i) Fees for Professional Supervision, Training, Consultancy, Court Attendance, Specialist Briefings and Report Writing attract GST at the current rate of 10%.

2) APPOINTMENTS: CANCELLATIONS, LATE ARRIVALS, NON-ATTENDANCE, RESCHEDULING

a) Cancellations

Our cancellation policy ensures fair access to services for all clients. We understand emergencies and unforeseen circumstances occur; please notify us as early as possible if you need to cancel or reschedule.

i) Cancellation by Thoughtful Connections

- We may cancel, postpone, or reschedule appointments due to clinician or venue unavailability or unforeseen circumstances.
- Clients will be notified in writing.
- Pre-paid sessions will be refunded in full if alternative dates are unsuitable.
- Refunds are processed within 30 days via EFT.

ii) Cancellation by the Client

- All cancellation requests must be in writing (email or SMS).
- Where prior notice has been given in writing for cancellation, no cancellation fee will be applied.

(1) Cancellations 2 business days or more before the appointment

- No fee applies.
- For prepaid sessions, credit toward future bookings may be considered at our discretion.

(2) Cancellations 1–2 business days before the appointment without prior notice:

- Prepaid sessions: 50% refund

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- Unpaid sessions: 50% cancellation fee
- Refunds will be processed within 30 days via EFT.

(3) Cancellations with less than 1 business day without prior notice:

- Prepaid sessions: no refund
- Unpaid sessions: 100% cancellation fee will be charged
- Medicare rebates and private health rebates cannot be claimed for cancelled sessions.
- Third-party funders typically require clients to pay cancellation fees themselves.

b) Late Arrivals

- Reminder messages are sent prior to appointments.
- If you are late:
 - The clinician will wait 15 minutes before considering the appointment forfeited.
 - If you arrive within 15 minutes, the session will be shortened accordingly.
 - The clinician may choose to wait longer or run the full session at their discretion.

c) Non-Attendance ("No Show")

- If no contact has been received about the client's inability to attend the session, no refunds or transfers apply. Full session fees are payable.
- Rebates are not available for cancelled or unattended sessions.
- Third-party funders typically require clients to pay cancellation fees themselves.

d) Rescheduling

- If cancellation occurs 1–2 business days before the appointment, the session may be rescheduled.
- A maximum of two rescheduled appointments is permitted before the clinician reviews attendance and discusses alternative support options.

3) CONCESSION / HEALTHCARE CARD HOLDERS

- Clients holding a valid Concession or Healthcare Card are eligible for a 50% rebate on published fees.
- Proof of concession must be provided (photo upload or email).

4) MEDICARE / BETTER ACCESS & OTHER MEDICARE-FUNDED PATHWAYS

Thoughtful Connections is approved to provide Medicare-rebated services under several programs. Eligibility, referral requirements and claiming rules are set by Medicare and may change over time.

a) Mental Health Treatment Plan (MHTP)

Patients may be eligible for Better Access mental health treatment services if they have a referral from:

- a general practitioner (GP) or prescribed medical practitioner (PMP) managing the patient under a Mental Health Treatment Plan (MHTP)
- a psychiatrist managing the patient under a referred psychiatrist assessment and management plan (PAMP)
- a psychiatrist or paediatrician providing a direct referral.

b) Eating Disorder Treatment Plan (EDTP)

Patients with a diagnosed eating disorder may be eligible for Medicare-rebated psychological treatment under an Eating Disorder Treatment Plan.

- EDTP referrals must be completed by a GP, psychiatrist, or paediatrician.
- EDTP allows access to **up to 40 psychological treatment sessions per calendar year**.
- EDTP referrals must include a physical health review and meet Medicare's diagnostic criteria.
- A new referral is required when the listed number of sessions is completed.

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c) **Pregnancy Support Counselling**

- Pregnant clients or clients who have recently been pregnant may be eligible for **up to 3 Medicare-rebated Pregnancy Support Counselling sessions**.
- A referral is required from a GP.
- These sessions are focused on emotional wellbeing related to pregnancy, birth, miscarriage, termination, or perinatal adjustment.
- Partners may attend with the client if clinically appropriate.

d) **Perinatal Mental Health**

- Clients experiencing perinatal mental health concerns may be eligible for Medicare-rebated services for:
 - Perinatal mental health support
 - Pregnancy loss counselling
- A referral from a GP, psychiatrist, or paediatrician is required.

e) **Chronic Disease Management (CDM)**

- Clients with chronic health conditions may be eligible for Medicare-rebated allied health services under a **CDM plan**.
- CDM referrals must be completed by a GP.
- CDM allows access to **up to 5 allied health sessions per calendar year** across all allied health providers.
- CDM rebates apply only to eligible services and do not reduce the session fee.

f) **Referrals**

- Referrals under any Medicare program must be provided by the patient's usual medical practitioner or a GP/PMP at the general practice the patient attends. If the patient is enrolled in MyMedicare, the referral must come from that practice.

g) **Course of Treatment (MHTP & Group Therapy)**

- The number of services listed on the referral forms a course of treatment. For MHTP:
 - up to 6 services for the initial course
 - the remaining services for subsequent courses, up to a maximum of 10 services per calendar year.
- Referring practitioners may also refer a patient for **up to 10 group therapy services** in any one referral.
- A new referral is required for each course of individual or group therapy services.

h) **Referral Validity**

- Referrals remain valid for the number of services listed, even if the patient changes their treating allied health professional.
- Unused services at the end of a calendar year may be used in the following year, but they will count toward the new year's claiming limit.

i) **Calendar Year Claiming Limits**

- Patients can claim:
 - up to 10 individual MHTP services
 - up to 10 group therapy services
 - up to 40 EDTP services
 - up to 3 Pregnancy Support Counselling sessions
 - CDM sessions as approved by their GP
- Claiming limits are based on the **date of service**, not the date of referral.
- Once a patient reaches their yearly limit, they may continue with self-funded services until the end of that calendar year.

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j) **Family and Carer Participation**

- Eligible health professionals may provide up to **2 Better Access services per calendar year** to a family member or carer when:
 - the patient has a valid referral
 - the service is clinically appropriate
 - the patient consents
 - the service forms part of the patient's treatment
 - the patient is not present.
- These services count toward the patient's annual allocation of individual Better Access services.

k) **Claiming Rebates**

- Medicare rebates are processed **after full payment of the session fee**. Where possible, rebates may be submitted electronically on your behalf; otherwise, clients are responsible for claiming their rebate through Medicare.
- Rebate amounts and item numbers are determined by Medicare and may change over time.

l) **Service Eligibility**

- Medicare rebates apply only to services that meet Medicare's criteria.
- Not all services offered by Thoughtful Connections are eligible for rebates and eligibility does not guarantee a rebate amount.

m) **Fee Structure**

- All fees are set independently of Medicare and do not vary based on rebate eligibility.
- Medicare rebates are not discounts and do not reduce the fee payable at the time of service.

n) **Client Responsibility**

- Clients are responsible for ensuring their referral is current and for providing required documentation before their session.
- Thoughtful Connections cannot guarantee Medicare eligibility or rebate amounts.

5) **PAYMENT METHODS**

- Clients consent to paying via:
 - Cash
 - EFT
 - Debit/credit card
 - Automatic card payments via STRIPE
 - HICAPS Digital for eligible private health insurance claims
 - Medicare rebates processed electronically after full payment of the session fee (where eligible)
- Automatic payments allow sessions to proceed without administrative interruption. Receipts are issued upon processing.
- By using STRIPE, you authorise Thoughtful Connections Pty Ltd to securely store your card details and process payments for booked or cancelled appointments. You acknowledge personal liability for fees not covered by third-party funders. STRIPE's terms and conditions are available on their website.
- Funding agents and organisations may negotiate alternative payment arrangements through contractual agreements.

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6) **PAYMENT PLANS**

Thoughtful Connections offers weekly or fortnightly payment plans for clients who prefer to spread the cost of their sessions over time or who may be experiencing financial pressure.

a) **Eligibility**

- Payment plans may be offered to clients who:
 - are experiencing financial hardship
 - attend regular counselling or social work sessions
 - prefer predictable, scheduled payments Eligibility is assessed individually.

b) **Structure**

- Payment plans include:
 - minimum duration of 4 weeks
 - weekly or fortnightly instalments
 - payment via credit/debit card or bank transfer
 - a written agreement outlining total cost, instalment amounts and due dates

c) **Attendance & Billing**

- Standard session fees apply unless otherwise agreed.
- Missed or late-cancelled sessions follow the Cancellation Policy and are added to the plan.
- Additional sessions can be added to the plan or paid separately.

d) **Late or Missed Payments**

- A reminder is sent within 48 hours of a missed instalment.
- Instalments must be paid within 7 days.
- Two consecutive missed payments may pause or cancel the plan.

e) **Hardship Adjustments**

- Clients experiencing unexpected financial difficulty may request:
 - temporary reduction in instalments
 - a short-term pause of the plan
 - a review of session frequency
 - to end a Payment Plan

f) **End of Payment Plan**

- A plan may end when:
 - the balance is fully paid
 - the client discontinues services
 - the plan is cancelled due to non-payment Outstanding balances are invoiced and payable within 14 days unless otherwise arranged.

7) **PAYMENT TERMS**

- For invoiced services, payment terms are strictly 7 days.
- Organisations are invoiced monthly, with 30-day payment terms.
- Receipts are available upon request.

8) **PRIVATE HEALTH FUNDS**

- Clients should consult their private health insurer regarding rebates for allied health, therapeutic counselling, or social work services.

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- *Thoughtful Connections offers HICAPS Digital, allowing eligible clients to:*
 - *pay the full session fee at the time of the appointment*
 - *have their private health rebate processed electronically*
 - *receive their rebate directly from their insurer (typically within 24–48 hours)*
- *If your fund does not support HICAPS Digital, a receipt will be provided for manual claiming via your fund's app, portal, or claims process.*
- *Private health rebates cannot be claimed in combination with Medicare for the same session.*

9) PSYCHOEDUCATION TRAINING / WORKSHOPS

- *Training and workshop fees include:*
 - *hourly rate for presenting*
 - *hourly rate for planning and development*
 - *materials or resource development (if applicable)*
- *These services attract 10% GST.*
- *Pro-forma invoices or quotes can be provided up to 30 days before the session.*
- *Tax invoices are payable within 30 days.*

10) MAIC / CTP CLAIMS

- *Thoughtful Connections provides therapeutic counselling and mental health social work for clients with approved MAIC / CTP claims.*
- *Claim details must be provided so we can confirm approved sessions.*
- *If your claim is accepted, there is no out-of-pocket cost for approved services.*
- *If coverage is declined, you are responsible for the session fee.*
- *Cancellation fees are not covered by MAIC / CTP.*
- *Reports are sent directly to the insurer or referrer as required.*

11) WORKCOVER QLD CLIENTS

- *Thoughtful Connections Pty Ltd provides therapeutic counselling and mental health social work for clients funded through WorkCover.*
- *All WorkCover services require prior written approval from the insurer before appointments can be confirmed.*
- *Invoices are issued directly to WorkCover in accordance with their fee schedule and billing requirements.*
- *Clients are responsible for any fees not covered or declined by WorkCover, including cancellation fees, late arrivals, or services outside the approved scope.*
- *If WorkCover funding ceases or is delayed, clients may continue services under private billing or a payment plan by arrangement.*

12) FEE REVIEW POLICY

- *Thoughtful Connections Pty Ltd is committed to providing high-quality, ethical and sustainable professional services.*
- *Fees are set with consideration of:*
 - *professional qualifications*
 - *experience*
 - *ongoing training*



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- *practice costs*
- *the nature and complexity of services provided*
- *Fees are reviewed periodically, typically annually, to ensure continued viability and quality of service. Adjustments reflect changes in professional development, operating costs and service delivery requirements.*
- *Where fees are revised, reasonable notice will be provided. Fee increases generally apply to new services or new clients, with existing arrangements reviewed respectfully and transitioned where appropriate.*
- *Thoughtful Connections Pty Ltd remains committed to transparency in all fee arrangements.*
- *Fees are discussed openly prior to service commencement and clients and organisations are encouraged to raise any questions or concerns at any time.*

If you have any questions or comments please contact us.