

At Thoughtful Connections, there are several ways to access support and reduce out-of-pocket costs. Each pathway has its own eligibility criteria and referral process. The information below outlines the most common options available to clients.

Self-funded (Private Payment)

Clients can self-refer and access services without a referral. Standard session fees apply and are payable on the day of your appointment.

Medicare Rebates

- **Eligibility:** You may access Medicare rebates via
 - Mental Health Treatment Plan (MHTP)
 - Eating Disorder Treatment Plan (EDTP)
 - Pregnancy Support Counselling
 - Perinatal Mental Health
 - Chronic Disease Management (CDM)
- **Referral:** A valid referral from your GP, psychiatrist or paediatrician must be provided before your first appointment.
- **Sessions:** Medicare allows
 - Up to 10 MHTP sessions per calendar year
 - Up to 40 EDTP sessions per year
 - Up to 3 Pregnancy Support Counselling sessions
 - CDM sessions as approved by your GP
- **Payment:** Sessions are paid in full at the time of your appointment.
- Your Medicare rebate is processed electronically and returned to your nominated bank account.
- A gap fee may apply if you are not bulk-billed. Gap fees are payable on the day of service.
- If you are bulk-billed, there is no out-of-pocket cost.
- Important - Medicare rebates cannot be claimed for Couples counselling, Supervision, Court attendance, Non-clinical reports, Cancellation fees. You cannot claim both Medicare and private health rebates for the same session.

Motor Accident Insurance Commission (MAIC) / CTP Claims

- Thoughtful Connections provides psychological services for clients with approved [CTP](#) claims.

PATHWAYS TO REBATES

- **What you will need:** your claim number, insurer details, referrer details (if applicable).
- **How it works:** If your claim is accepted there is no out-of-pocket cost for sessions. If coverage is declined, you are responsible for the session fee.
- **Cancellation fees:** are **not** covered by MAIC [CTP](#).

National Disability Insurance Scheme (NDIS)

- Even though Thoughtful Connections is not registered with the NDIS, we welcome NDIS participants.
- **Self-Managed NDIS Plans:** If your NDIS plan is self-managed, you have complete flexibility in choosing your mental health provider. You book sessions directly, pay the invoice and claim reimbursement through the NDIS participant portal. Self-management allows you to select the practitioner who best fits your needs and preferences, and to negotiate fees and appointment times that work for you.
- **Plan-Managed NDIS Plans:** After booking your session, invoices are sent directly to your plan manager, who processes payment using the appropriate funding category (usually Improved Daily Living).

Private Health Insurance (Extras Cover/Allied Health)

- Depending on your level of cover, you may be able to claim a rebate a rebate for counselling or social work services through your private health fund. Please check directly with your insurer regarding your eligibility and rebate amounts.
- **AMHSW recognition:** Rebates vary by fund and level of cover. Funds recognising AMHSWs via the AASW professional body include: [HCF](#), [Bupa](#), [Teachers Health](#), [Doctors' Health](#), [St Lukes](#), [Phoenix Health Fund](#), [TUH](#), [Medibank](#), [Mildura Health Fund](#), [GMHBA](#).
- **What you will need:** Check your fund's app or member portal to confirm your fund's inclusions and annual limits.
- **Generally not covered:** Cancellation fees; court attendance; reports; clinical or professional supervision.
- **How it works:** Thoughtful Connections offers HICAPS Digital claiming, allowing eligible clients to pay the full session fee and have their private health rebate processed electronically. Clients receive the rebate back to their bank account (usually within 24–48 hours). If your fund does not support HICAPS Digital, you will receive a receipt which you can submit manually.
- **General:** Private Health Fund members must choose whether to claim from their Health Fund or Medicare - you cannot claim a rebate from both, for the same session.

Reports, Letters & Court-Related Services

- These services are billed separately and attract GST depending on the nature of the work.

PATHWAYS TO REBATES

- Payment is required before reports are released or before court attendance.

WorkCover Queensland

- Thoughtful Connections provides psychological services for clients with approved [WorkCover](#) claims.
- **What you will need:** You will need your claim number, case manager details, referring GP's details for us to confirm your approved sessions.
- **How it works:** There is no out-of-pocket cost for approved claims. If coverage is declined, you are responsible for the session fee. Thoughtful Connections will then send reports directly to your referrer or case manager.
- **Cancellation fees:** are **not** covered by [WorkCover](#).