# Medicare rebates for Chronic Illness: Psychology services under the Chronic Disease Management (CDM) scheme.

Medicare provides a partial rebate on up to 5 psychology sessions for people with chronic or complex health conditions, under the Chronic Disease Management (CDM) scheme.

**Who is eligible for rebates under the CDM scheme?**

* You must have a chronic or complex medical condition (including mental health) that has been present, or is likely to be present, for six months or more.
* There is no exclusive list of these conditions. It is at the discretion of your GP to determine if your medical condition is eligible for the rebate. However, these are some conditions that may be eligible: asthma, cancer, cardiovascular illness, diabetes, musculoskeletal conditions, stroke, autoimmune disease, chronic mental health conditions.
* There is no list of eligible conditions for these items. Whether a patient is eligible for a CDM service or services is essentially a matter for the GP to determine, using their clinical judgement and taking into account both the eligibility criterion and the general guidance.

**How do I access the CDM rebates for psychology sessions?**

* Your GP will determine eligibility.
* Your GP will prepare a management plan with you (called a GP Management Plan and Team Care Arrangements)
* You will then provide this management plan and a referral letter to your psychologist

**What does this scheme entitle me to?**

* You will be entitled to a partial Medicare rebate on up to 5 visits with a psychologist per year
* Each calendar year (Jan-Dec), you may be eligible for another 5 sessions (at the discretion of the GP)
* These rebates are in addition to the rebate you may receive for 10 sessions each calendar year under the Better Access Medicare scheme for Mental Health.
* This means that, if you have a complex or chronic health condition and your GP finds you eligible for the CDM rebate, you may be able to access up to 15 sessions each calendar year with a partial rebate through Medicare (10 sessions under Better Access, followed by 5 session under Chronic Disease Management).

**What other services can I access with this rebate?**

The rebate can also be used on other allied health services, not just for psychology. The rebate is for a total of 5 sessions, but these can be spread across a combination of allied health services including: Aboriginal Health Workers, Audiologists, Chiropractors, Chiropodists, Diabetes Educators, Dietitians, Exercise Physiologists, Mental Health Workers, Occupational Therapists, Osteopaths, Physiotherapists, Podiatrists, Psychologists, Speech Pathologists.

**Why is psychology provided for under this scheme?**

Medicare has stated the following to explain why psychologists have been included as a key aspect of this scheme: *“Psychologists are experts in human behaviour. This means that they are able to assist not only those people who have mental health problems, but also people who need help in adjusting to a chronic or complex illness. Often chronic or complex illnesses require a number of lifestyle changes such as changes to diet, exercise, smoking and alcohol intake, changes in time management strategies to help with scheduling regular appointments, changes to medication, as well as changes to work, family and living arrangements. Psychologists can often assist with making some of these changes and adapting to the challenges of having a chronic or complex illness. Being confronted with a long-term or complex illness can also be a very emotional time, and people may feel anxious or depressed, angry, helpless or confused. Psychologists can provide support and assistance at these times to help with the emotional adjustment that occurs when confronted with an illness.”*

**If I am already seeing a psychologist, can I access Medicare benefits under this CDM scheme?**

Yes, but you will need your GP to write a new referral and create a specific CDM management plan to assist in managing your chronic/complex medical illness that includes that psychologist. Speak to your GP about this if you are already seeing a psychologist.

**Does the Medicare Safety Net apply to my out-of-pocket expenses under this initiative?**

Yes. Out-of-pocket expenses will count towards the Medicare Safety Net.

The Medicare Safety Net is designed to protect high users of health services from large out-of-pocket expenses. Visit the [Medicare website](https://www.humanservices.gov.au/customer/services/medicare/medicare-safety-net) for more information.

**Can I use my private health insurance to cover any additional costs?**

You cannot use your private health insurance cover to pay any additional costs above the Medicare rebates for these services. You need to decide if you will use Medicare or your private health insurance cover to pay for the psychological services you receive.