



We have noted a trend of participants being told that they will not be funded for Psychology under NDIS and instructed to access this through a Mental Health Care Plan. Participants are also being told they should utilize Medicare 'free' sessions prior to NDIS funding.

What are the issues?

There are several reasons why these recommendation are inappropriate :

1. Sessions under a Mental Health Care Plan are **not 'free'**. The Medicare system provides a rebate to the patient. Unfortunately, the rebate of \$87.45 (as of 1/7/20) does not cover the cost of service - consider for example the NDIS Schedule Rate of \$214.41. This means that in most cases the person will have a \$128.06 out of pocket expense per session. Medicare specifies that *"gaps between rebate and the fee charged by the practitioner are not to be paid by insurance."*
2. Mental Health Care Plans are for the treatment of specific psychological issues. Medicare specifically excludes diagnoses not related to one of the ICD 10 codes.
3. Treatment for 'Disability' only without comorbid psychopathology is specifically precluded. The Department of Health has directed that Mental Health Care Plans are for treating Mental Health Symptoms. NDIS therapy funding is to treat mental health symptoms that are part of the participants everyday life and result from the participants disability.
4. Assessment is specifically not permitted under a Mental Health Care Plan.
5. Session treatment under Medicare is limited to 10 rebates per calendar year - this is inadequate for standard treatment, particularly with complex issues including disability. The client would be required to pay the full session fee and that is likely to impact uptake of treatment.
6. Although clients can now access up to 20 rebated sessions if affected by COVID-19 pandemic, sessions 11-20 cannot be provided in a home visiting capacity. Clients will have to use telehealth services or attend the clinic which removes choice and control over how they access services.
7. There are additional restrictions on the type of therapies allowed through Medicare. Medicare restrictions on permitted therapies make the Medicare funding option inappropriate for some disabilities and the treatment goal of functional improvement

How the NDIS Act is Relevant

When psychological treatment or therapy is required to improve functional capacity for someone with a disability, it is therefore reasonable and necessary for this to be funded under their NDIS plan. Participants have a right to use their NDIS therapy funding to seek support from psychologists. Declining participant's fully-funded access to psychologists, places participant's mental health at-risk and violates a against a number of principles outlined in law under the current NDIS Act, namely Choice and Control.

Further Information

You can find more information on the Medicare Better Access and Mental Health Care Plans here;
www1.health.gov.au/internet/main/publishing.nsf/Content/betteraccess_factsheet_for_patients

You can find more information about the NDIS Act here;
www.ndis.gov.au/about-us/governance/legislation