

Services Rebate Guide

This document is to be used as a guide only.


Clients must speak to the below entities directly to determine exact rebates on LifeShape Clinic services:

- Their private health insurance company
- Medicare
- Their GP
- Their income tax accountant and/or
- The ATO

Guide last updated on 13 November 2018

*Private Health Insurance

PH: 13 16 42


	Level of Cover	Annual Limits Dietetics / Nutrition	Annual Limits Ex. Physiology	Annual Limits Psychology	Healthy Lifestyle Bonus	Benefits
Individuals	Mid Plus	Nil	\$350	\$200	\$150	Rebate 65% of the cost
	Top Cover	\$400	\$550	\$300	\$250	Rebate 75% of the cost
	Dental Plus	Nil	\$350	Nil	\$150	Rebate 50% of the cost
	Top Extras	\$600	\$300	\$500	\$200	Rebate 75% of the cost
Families	Family Basic Saver	Nil	\$300	Nil	Nil	Rebate 50% of the cost
	Family Plus	Nil	\$350	\$200	\$150	Rebate 65% of the cost
	Mid Plus	Nil	\$350	\$200	\$150	Rebate 65% of the cost
	Top Cover	\$400	\$550	\$300	\$250	Rebate 75% of the cost
	Dental Plus	Nil	\$350	Nil	\$150	Rebate 50% of the cost
	Top Extras	\$600	\$300	\$500	\$200	Rebate 75% of the cost
Individuals & Families	Core Wellbeing	\$300	Nil	\$300	\$150	60%
	Core Young at Heart	\$300	Nil	Nil	Nil	60%
	Top Extras	\$600	\$300	\$500	\$200	75%

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Guide last updated on 17/08/17

*Private Health Insurance

PH: 13 41 35

Please note annual changes occur in April*


	Level of Cover	Annual Limits Dietetics / Nutrition	Annual Limits Ex. Physiology	Annual Limits Psychology	Living Well Program	Benefits Initial; Subsequent
Individuals	Standard Hospital + Bronze Extras	Nil	\$100	Nil	\$50	N/A
	Standard Hospital + Silver Extras	\$400	\$400	\$400	\$100	Dietitian: \$46; \$23 Psychology: \$70; \$63
	Standard Hospital + Gold Extras	\$500	\$500	\$500	\$150	Dietitian: \$51; \$28 Psychology: \$75; \$68
	Standard Hospital + Platinum Extras	\$750	\$500	\$750	\$200	Dietitian: \$57; \$34 Psychology: \$100; \$89
Families	Standard Hospital + Bronze Extras	Nil	\$100 per family	Nil	\$50	N/A
	Standard Hospital + Silver Extras	\$400	\$400	\$400	\$100	Dietitian: \$46; \$23 Psychology: \$70; \$63
	Standard Hospital + Gold Extras	\$500	\$500	\$500	\$150	Dietitian: \$51; \$28 Psychology: \$75; \$68
	Standard Hospital + Platinum Extras	\$750	\$500	\$750	\$200	Dietitian: \$57; \$34 Psychology: \$100; \$89

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*Private Health Insurance

PH: 1300 781 195

	Level of Cover	Annual Limits Dietetics / Nutrition	Annual Limits Ex. Physiology	Annual Limits Psychology	Benefits
Individuals	Healthy Start Extras 60	\$500 (Combined limit with psychology and other services)	\$150 (combined with natural therapies)	\$500 (Combined limit with dietetics and other services)	'Fixed benefit': varies on cover, type of service and item you receive
	Basic Extras 70	Nil	\$100 (combined with natural therapies)	Nil	70% or 'fixed benefit'
	Growing Families Extras 60	\$400 (Combined limit with psychology and other services)	\$150 (combined with natural therapies)	\$400 (Combined limit with dietetics and other services)	Exercise physiology: 60% or 'fixed benefit' Dietetics & psychology: 'fixed benefit'
	Growing Families Extras 70	\$1000 (Combined limit with psychology and other services)	\$250 (combined with natural therapies)	\$1000 (Combined limit with dietetics and other services)	All 'fixed benefit'
	Top Extras 55	\$200	\$200 (combined with natural therapies)	\$200	All 'fixed benefit'
	Top Extras 70	\$400	\$300 (combined with natural therapies)	\$400	All 'fixed benefit'
	Top Extras 85	\$500	\$400 (combined with natural therapies)	\$500	All 'fixed benefit'
	Everyday Comprehensive	\$600, increases \$50 per year to a maximum of \$850 (combined dietetics, exercise physiology and other services)		Nil	All 'fixed benefit'
	Security Essentials	\$300 (combined dietetics, exercise physiology and other services)		\$400 (combined with other services)	All 'fixed benefit'
	Security Comprehensive	\$200 (combined with other services)		\$800 (combined with other services)	All 'fixed benefit'
	Ultra Health Cover	\$600	\$500 (combined with natural therapies)	\$600	All 'fixed benefit'


For members who joined Medibank Private prior to January 1, 2011, Health Insurance Products were previously known as Healthy Plus, Smart Plus, Advantage Plus and Premier Plus. Members with these products may also be eligible to claim for Healthy LifeStyle Bonuses.



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*Private Health Insurance

PH: 1300 781 195

	Level of Cover	Annual Limits Dietetics / Nutrition	Annual Limits Ex. Physiology	Annual Limits Psychology	Benefits
Families	New Families Comprehensive	\$500 (combined dietetics, exercise physiology, psychology and other services)			All 'fixed benefit'
	Settled Families Essentials	\$200 (combined dietetics, exercise physiology, psychology and other services)			All 'fixed benefit'
	Settled Families Comprehensive	\$500 (combined dietetics, exercise physiology, psychology and other services)			All 'fixed benefit'
	Ultra Health Cover	\$600	\$500 (combined with natural therapies)	\$600	All 'fixed benefit'

For members who joined Medibank Private prior to January 1, 2011, Health Insurance Products were previously known as Healthy Plus, Smart Plus, Advantage Plus and Premier Plus. Members with these products may also be eligible to claim for Healthy LifeStyle Bonuses.



*Private Health Insurance

PH: 13 13 34

HCF More for members.	Level of Cover	Annual Limits Dietetics / Nutrition	Annual Limits Ex. Physiology	Annual Limits Psychology	Health Management Programs	Benefits: Initial; subsequent
	Bronze	\$100 (combined with other services)	Nil	Nil	Nil	\$30;\$25
	Bronze Plus	\$100 (combined with other services)	Nil	Nil	Nil	\$30;\$25
	Young Starter	Nil	\$200 (combined with other services)	Nil	Nil	\$32
	Silver Plus	Nil	\$300 (combined with other services)	Nil	\$50	\$33
	Gold	\$200 (year 1) \$250 (year 2) \$400 (year 3+) Combined with other services	\$350 (year 1) \$450 (year 2) \$550 (year 3+) Combined with other services	\$350 (year 1) \$450 (year 2) \$550 (year 3+) Combined with other services	\$150	Dietetics \$45 Exercise \$33 Psychology \$85
	Platinum	\$250(year 1) \$300 (year 2) \$500 (year 3+) Combined with other services	\$600(year 1) \$750 (year 2) \$900 (year 3+) Combined with other services	\$600(year 1) \$750 (year 2) \$900 (year 3+) Combined with other services	\$200	Dietetics \$55 Exercise \$40 Psychology \$99

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Guide last updated on 17/08/17

* No Silver Cover anymore - just Silver Plus

*Private Health Insurance

PH: 133 423

HBF clients receive different rebates depending on how long they have had their cover*

	Level of Cover	Annual Limits Dietetics / Nutrition	Annual Limits Ex. Physiology	Annual Limits Psychology	Benefits: Initial; subsequent	Health Management Programs
	Saver Flexi Extras (+Mid/Plus)	Nil	Nil	Nil		
	Flexi Extras	\$300 Increases \$50 each year to max. \$500	\$300 Increases \$50 per year up to max. \$500	\$300 Increases \$50 per year up to max. \$600	Dietitian: \$55; \$37 Exercise: \$32 Psychology \$104; \$82	\$150
	Flexi Extras Mid	\$400 Increases \$50 per year up to max. \$600	\$400 Increases \$50 per year up to max. \$600	\$450 Increases \$50 per year up to max. \$650	Dietitian: \$66; \$44 Exercise: \$38 Psychology: \$125; \$99	\$200
	Flexi Extras Plus	\$500 Increases \$50 per year up to max. \$700	\$500 Increases \$50 per year up to max. \$700	\$600 Increases \$50 per year up to max. \$800	Dietitian: \$78; \$51 Exercise \$45 Psychology: \$146; \$115	\$250


Same for individuals & families – per person limit

Rebates increase each year that an individual/family is with HBF until the maximum is reached

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Guide last updated on 17/08/17

*Private Health Insurance

PH: 1800 335 425

Defence Health 	Level of Cover	Annual Limits Dietetics / Nutrition	Annual Limits Ex. Physiology	Annual Limits Psychology	Benefits
	Essential Extras	Nil	\$200	Nil	Exercise: \$20
	Value Extras	\$250	\$300	\$400	Dietitian: \$35; \$25 Exercise: \$30 Psychology: \$75; up to \$65
	Premier Extras	\$350	\$400	\$500	Dietitian: 100%; \$40 Exercise: \$38 Psychology: 100%; \$100

Includes Health Insurance for:

- ADF & Active Reservists
- Defence Connections

Same for individuals & families – per person limit. No additional rebate for people on weight management programs

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Guide last updated on 17/08/17

Chronic Disease Management

Chronic Disease Management Referrals:

- Lifeshape Clinic accepts CDM Referrals
- An CDM Referral enables a client to see an Allied Health Professional (Dietitian, Exercise Physiologist, Psychologist) for a maximum of 5 times per year. Portions of these consultations are then claimable through Medicare.

The Chronic Disease Management (CDM) Medicare items on the Medicare Benefits Schedule (MBS) enable GPs to plan and coordinate the health care of patients with chronic or terminal medical conditions, including patients with these conditions who require multidisciplinary, team-based care from a GP and at least two other health or care providers. The items are designed for patients who require a structured approach to their care.

A 'chronic medical condition' is one that has been or is likely to be present for at least six months, including but not limited to asthma, cancer, cardiovascular disease, diabetes mellitus, musculoskeletal conditions and stroke.

Whether a patient is eligible for CDM services is a clinical judgement for the GP, taking into account the patient's medical condition and care needs, as well as the general guidance set out in the MBS.

Maximum No. of Consultations	Rebate Given for LSC Services^	Total Rebates^
5	\$52.95	\$264.75



^ Medicare rebates are subject to change, rebate figures correct as at 13/11/18.

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*Medicare Safety Net

Thresholds as at 17 August 2017

	Threshold amount	Who it is for	How it is calculated	What the benefit is
Original	\$461.30	All Medicare cardholders	Based on gap amount	100% of schedule fee for out-of-hospital services
Extended concession and FTB(A)	\$668.10	Concession cardholders and families eligible for FTB(A)	Out-of-pocket costs	80% of out-of-pocket costs or the EMSN benefit cap for out-of-hospital services
Extended general	\$2093.30	All Medicare cardholders	“ “	“ “

What out-of-hospital services are covered?

Some examples of services where costs count towards the Medicare Safety Net are:

- GP and specialist consultations
- blood tests
- CT scans
- pap smears
- psychiatry
- radiotherapy
- tissue biopsies
- ultrasound
- x-rays.



*** This information is to be used as a guide only. Clients must speak to Medicare directly to determine if they are eligible for the Medicare Safety Net Guide last updated on 13/11/18**

What are the benefits?

Once you reach a Medicare Safety Net threshold, visiting a doctor or having tests may cost you less.

For example: if you reach a threshold and then visit your doctor who charges you \$65.00 for a standard consultation, you will receive your Medicare benefit of \$34.30. You will also receive 80 per cent of your out-of-pocket costs $((\$65.00 - \$34.30) \times 80 \text{ per cent})$, giving you an extra \$24.60. So in this example it will only cost you \$6.10 to visit your doctor. An out-of-pocket cost is the difference between the Medicare benefit and what your doctor charges you.

*Better Access Program

If you feel that psychological factors may be contributing to your weight gain; you may be eligible for additional Psychology appointments through the Better Access Program. Generally speaking, people whose lives are impacted by the following list of conditions may qualify for the Better Access Program:

Generalised Anxiety Disorder

Bereavement Disorders

Alcohol Use Disorders

Mixed Anxiety and Depression

Adjustment Disorder

Depression

Eating Disorders

Drug Use Disorders

Sleep Problems

Body Image Disorders

The above list is not exhaustive: eligibility for the Program is determined by a Doctor. To ascertain your eligibility, please make a 30 minute appointment with your GP or with our Clinic Doctor. Our Clinic Doctor's consultation fee is fully refundable through Medicare* and must be claimed from Medicare prior to attending any Psychology consultations.

The Better Access Program entitles you to five one hour Psychology consultations. These consultations cost \$190 each and must be paid for on the day. Medicare will rebate \$84.80 - \$124.50 of each consultation fee*.

After attending the initial five consultations, you will need to arrange a 30 minute review appointment with your Doctor. During this time, the Doctor will review your progress and decide if a further five consultations are warranted.

If you have any questions regarding the Better Access Program, please ask your GP, Dietitian or Psychologist; or you can talk to our Client Services Staff.

Please take careful note of the following cancellation policy as it will be enforced: Appointments cancelled within 24 hours of the consultation, or appointments not attended on the day of the consultation, will incur a cancellation fee.

* All prices are subject to change per the Medicare Benefits Schedule.

Better Access to Mental Health Care

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