



Disability Services

Information Sheet

Medicare: getting the most out of it

Medical and allied health services for people with disability

Medicare has been extended a lot in recent years. Medicare covers much more than just going to the doctor when you are sick.

Many people with disability and who have chronic and/or complex care needs can have a **health assessment** by a general practitioner (GP) under Medicare every year. If you would benefit from these items, raise it with the person's GP who can determine eligibility. In their busy practices, GPs will not always be thinking about these items. Research shows that 40 per cent of health problems can usually go undiagnosed in people with disability. Also, people with disability often do not receive the preventative health checks that other people get.

It is a requirement that you or your guardian consent to the health assessment process and any further health planning or treatment.

There are some health services provided or funded by government that do not charge fees (for example allied health professionals working for State Government health and disability services departments).

The Medicare health assessment items provide a framework for your GP to assess your health and identify any medical treatment and preventative healthcare you may need.

Health assessments for people with complex care needs and/or chronic conditions

Medicare services which pay a benefit and may useful to many people with disability include:

- ▶ A GP can write a **GP Management Plan** for people with a chronic medical condition. If a person also has complex needs, the GP can also coordinate a **Team Care Arrangement** with other health and care providers.
- ▶ Allied health services for people with Team Care Arrangements.
- ▶ Group diabetes services for people with type 2 diabetes.
- ▶ For people with 'mental health care needs', a GP can write a **GP Mental Health Treatment Plan**. The GP can also refer the person for psychological and allied mental health treatment.
- ▶ There is specific coverage for the **assessment, diagnosis and treatment and management plan of children with autism or another pervasive developmental disorder (PDD)**.

GP Management Plans and Team Care Arrangements

If you have a chronic medical condition, your doctor can prepare a GP Management Plan for treatment of the condition. A chronic medical condition is one that is present for six months or longer, such as diabetes, asthma, cancer, arthritis or heart disease.

If you also have complex care needs and need help from at least two other health or care providers who have MBS provider numbers, the GP can also charge for coordinating Team Care Arrangements with the other service providers.

The doctor usually reviews these plans each six months and prepares new plans after two years.

Allied health services

If you have both a GP Management Plan and a Team Care Arrangement, Medicare provides a rebate each calendar year for some allied health services. You can claim for up to five allied health services each year. The GP needs to use a special referral form.

The allied health professional has to be registered with Medicare and can be an Aboriginal health worker, audiologist, chiropractor, diabetes educator, dietician, exercise physiologist, mental health worker, occupational therapist, osteopath, physiotherapist, podiatrist, psychologist or speech pathologist.

Also, before allied health services are carried out under Medicare, it is necessary that the GP Medicare benefit for a GP Management Plan and Team Care Arrangements have been claimed. You can ring Medicare Australia on 132 011 to check that the GP items have been claimed.

Group services for people with type 2 diabetes

If you have type 2 diabetes and a GP Management Plan your doctor can refer you for group services to help you manage your diabetes. Each year, this includes:

- ▶ An annual assessment and preparation of a group services program by a diabetes educator dietician or exercise physiologist
- ▶ Up to eight group sessions covering issues like blood glucose monitoring, food labels, recipes and exercise strategies.

Mental Health Care Plans

GP mental health care items apply to people with a 'mental health disorder' which includes conditions such as psychosis, mood disorder or anxiety disorder.

A GP can prepare a GP Mental Health Care Plan, review it regularly and prepare a new plan when required. The GP can also charge for a lengthy GP Mental Health Care Consultation when it is needed.

If you have a GP Mental Health Care Plan, or are being managed by a GP under a 'referred psychiatrist assessment and management plan', you can also receive a Medicare benefit for allied mental health treatment. This covers services provided by psychologists.

Each calendar year, you can claim for 12 individual sessions with a psychologist or psychiatrist. There is also provision for 12 group therapy sessions a year.

Children with Autism Spectrum Disorder

Medicare benefits can be claimed for the assessment, diagnosis and early intervention treatment for children with autism or any other pervasive developmental disorder (PDD).

Medicare items were introduced for the following:

- ▶ Consultant physicians (paediatricians and psychiatrists) to diagnose and develop a treatment plan for children aged under 13 years on referral from a GP
- ▶ Psychologists, speech pathologists and occupational therapists to provide up to four services in total per child per lifetime to collaborate with the psychiatrist or paediatrician on the assessment where required
- ▶ Psychologists, speech pathologists and occupational therapists to provide early intervention treatment following diagnosis for the child's particular condition and consistent with the treatment and management plan prepared by the referring practitioner. Twenty services in total per lifetime may be provided for a child aged under 15 years, who was under 13 years at the time of receiving the PDD treatment and management plan.

Will Medicare cover the full costs of all these services?

Before you agree to any health care, it is important to ask about fees. Medicare pays a benefit/rebate toward consulting private health providers. Where the health providers "bulk bill" you will not be charged. Where you are charged a fee you will need to know if it is greater than the Medicare benefit. You will need to claim the Medicare benefit and pay the "gap".

This may be difficult and you should always talk to your health care provider. The **Extended Medicare Safety Net (EMSN)** assists people who have high out-of-pocket costs for out of hospital services that are covered by Medicare.

Once an annual threshold has been passed, Medicare will pay for 80% of future out of pocket costs for out-of-hospital Medicare services.

If you have private health insurance, check with them. You should check on this before the treatment occurs. You also have to choose between claiming on Medicare or claiming on insurance. You cannot claim on both.

How can I find the right health professionals?

It can be difficult to find GPs and allied health professionals who bulk bill and are skilled in working with people with disability who have complex health care needs. Here are some ideas:

- ▶ Ask around among people with disability, families and advocates that you know.
- ▶ Ring government and non-government disability service providers.
- ▶ Ring any specialist disability health services in your area. Some contacts are listed below.
- ▶ Ring your local Division of GPs or General Practice SA.
- ▶ Bulk billing doctors can be found on the Internet – Google 'bulk bill doctors' with your suburb name.

Don't just ask about private practitioners; also ask about state or community services that do not charge for their services.

If you need a long appointment with a GP, try to book a time when the doctor is not so busy (mid-week is usually better).

More information

Medicare Safety Net

- ▶ Telephone: 132 011
Call charges apply
- ▶ Hearing and speech impaired — TTY: 1800 552 152
Toll-free. Charges apply to calls made from mobile and pay phones
- ▶ Translating and Interpreting Service (TIS): 131 450
Call charges apply
- ▶ Email: medicare@medicareaustralia.gov.au
- ▶ Website: www.medicareaustralia.gov.au
- ▶ Mail: Medicare Australia
GPO Box 9822
in your capital city

Disability Information Service

- ▶ Call: 1300 786 117
- ▶ Email: disability.info@dfc.sa.gov.au
- ▶ Website: www.sa.gov.au/disability

Centre for Disability Health: North East Clinic

- ▶ Call: 8397 8100

General Practice SA

- ▶ Ph: 8271 8988

Sources:

Department of Health and Ageing [online] www.health.gov.au/autism “Helping Children with Autism” accessed 21/06/2011

NSW Council for Intellectual Disability [online] www.nswcid.org.au accessed 21/06/2011

Department Health and Ageing [online] www9.health.gov.au/mbs/search.cfm?q=705&sopt=S “Medicare Benefits Schedule” accessed 21/06/2011

