metta MEDICAL CENTRE

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Mental Health Care Plans and Medicare

A guide for psychology patients at Metta Medical Centre. Current as at 23 September 2026.

If you see a psychologist at Metta Medical Centre, a Mental Health Care Plan from your GP can help with the cost. This sheet explains how the plan works, how many sessions you can claim, what you will pay, and what you need to do to keep your sessions going.

What a Mental Health Care Plan is

A Mental Health Care Plan, often shortened to MHCP, is a plan your GP prepares if you have a diagnosed mental health condition. It sets out your goals, your treatment options and your referrals. Medicare calls it a Mental Health Treatment Plan, so you may see either name used.

The plan itself is not the same as your referral. The plan is the document your GP prepares. The referral is the letter that allows you to claim Medicare benefits for a set number of psychology sessions.

How many sessions you can claim

- Medicare covers up to **10 individual sessions per calendar year**, from 1 January to 31 December.
- Your **first referral covers up to 6 sessions**. After those, you return to your GP for a further referral covering the remaining sessions for that year.
- Sessions are counted by **the date you attend**, not the date your referral was written.
- You need a **new referral for each course of treatment**, so a second referral is required before session 7.

Sessions	What you need	What to do
1 to 6	Mental Health Care Plan and your first referral	Send your referral to us before your first appointment
7 to 10	A second referral for the remaining sessions	Book your GP after session 5 so the referral is ready in time
Next year	A new referral for the new calendar year	Ask your GP in December so there is no gap in January

What it costs at Metta Medical Centre

Item	Amount
Standard consultation	$260.00
Medicare rebate with a valid GP referral	$101.55
Your out of pocket cost with a valid referral	$158.45

Payment is made on the day of your appointment and the rebate is processed in clinic straight after. Private patients and self managed NDIS participants pay the full fee on the day. Rebate amounts are set by Medicare and can change.

Liaison with third parties such as schools, workplaces or insurers, and any reports prepared outside of session time, may incur additional fees.

Rebates cannot be backdated. You can only claim a rebate for sessions that take place on or after the date on your referral. If your referral has not arrived yet you are still welcome to attend, you will simply pay the full fee for that session.

What changed on 1 November 2025

- **There is no longer a separate plan review appointment.** Your GP uses an ordinary consultation to review your plan and write your next referral.
- **Your referral must come from the right GP.** It needs to be from your usual doctor, or a GP at the practice you attend. If you are registered with a practice through MyMedicare, your referral must come from that practice.
- **Your second referral covers only the sessions you have left.** If you have used 6 of your 10 sessions, your GP can refer you for the remaining 4 in that calendar year, not another 6.

What you need to do

1. **See your GP.** Ask about a Mental Health Care Plan and a referral to see a psychologist at Metta Medical Centre.
2. **Send us your referral before your first appointment.** Email it to reception@mettamedical.com.au. We will check it and contact your GP if anything is missing.
3. **Return to your GP after session 6** for a further referral. We write to your GP at the end of each course of treatment, which is a Medicare requirement.
4. **Get a new referral each calendar year** to keep claiming.

What your referral should include

There is no standard Medicare form. A signed and dated letter from your GP is enough. It should include your name, date of birth and address, your symptoms or diagnosis, any current medications, the number of sessions you are being referred for, and a statement confirming a Mental Health Care Plan has been prepared.

Keeping track of your sessions

Knowing where you are up to is your responsibility, so it is worth keeping a record. You can also check your sessions in the Medicare app, through myGov, or by calling Medicare on 132 011.

#	Date	Referral	#	Date	Referral
1		First	6		First
2		First	7		Second
3		First	8		Second
4		First	9		Second
5		First	10		Second

Common questions

Do I need a new plan every year? Usually not. Your Mental Health Care Plan does not expire, but you do need a new referral for each new calendar year, and your GP should review your plan at least once a year.

What if I do not use all 10 sessions? Any unused sessions on your referral can be used the following year, but they count towards that year's limit of 10 rather than being added to it.

Can I keep seeing my psychologist after 10 sessions? Yes. You are welcome to continue, you just pay the full fee because Medicare benefits are not available beyond the yearly limit.

Can I change psychologists? Yes. Your referral stays valid for the number of sessions written on it even if you change practitioner.

Can I have my appointment by video? Individual sessions can be delivered by telehealth where it is safe and clinically appropriate. Please ask when you book.

Can a family member or carer attend instead of me? Medicare allows up to 2 of your 10 sessions each year to be used for a family member or carer without you present, where you consent and your psychologist considers it clinically appropriate. These count towards your 10.

What about an Eating Disorder Plan? An Eating Disorder Plan is separate and covers up to 40 sessions over 12 months, with a re-referral required every 10 sessions. Speak with your GP about whether one is appropriate for you.

Cancelling or changing an appointment

Please give at least 48 hours notice. For Monday appointments, and appointments following a public holiday closure, we need notice by 12pm on the preceding business day. Non-attendance is charged at the full fee and late cancellation at 50 per cent of the fee. Medicare does not pay a rebate for a missed appointment.

Contact us

Metta Medical Centre, Shop 1280, Level 1, Karrinyup Shopping Centre, 200 Karrinyup Road, Karrinyup WA 6018
Phone **08 6184 9885** · Email reception@mettamedical.com.au
Medicare enquiries: **132 011**

This sheet is general information about Medicare arrangements and is not medical advice. Session limits and referral rules are set by Medicare and can change. For the current rules see servicesaustralia.gov.au, and speak with your GP about what applies to you.
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