



# Therapeutic Sessions Payment Policy

## Terms & Conditions

Date of last review: 11 November 2020

Dear Client,

Thank you for choosing us as your mental health care provider. We are committed to providing you with quality and affordable care.

This policy has been developed to answer questions regarding financial responsibility for services rendered, i.e. who is responsible for the payments: client, Medicare, private health fund or a third party, how much is payable and when.

Please read the following information carefully, ask us any questions you may have, and sign the consent included. **Please note, by using our services, you are acknowledging your acceptance of these terms and conditions.** A copy of your signed consent will be provided to you upon request.

If a third party undertakes to pay for your sessions, they also will need to read and sign this policy before your first session taking place. The third party can download these terms & conditions from our website, sign it and email / fax it to us BEFORE your sessions begin.

Thank you.

The Team  
at Gosnells Women's Health Service Inc (GWHS)  
T/A Women's Health & Wellbeing Services (WHWS)

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### 1. **TRIAGE**

When WHWS receive a referral letter or get contacted by a client, a triage appointment is booked. Triage is a half an hour assessment via a phone call. After triage the client is either put on a waitlist or, referred elsewhere if WHWS services are considered as unsuitable for the client's needs. When an appointment becomes available, the client is assigned to one of WHWS therapists for individual counselling or group therapy. **Triage is conducted free of charge.**

### 2. **MENTAL HEALTH CARE PLAN (MHCP)**

After triage the client is referred to a GP to obtain a Mental Health Care Plan (MHCP) if the client will access therapeutic services via the Medicare stream. MHCP scheme is only available to valid Medicare card holders.

A MHCP is not required if the client will access the Government Funded Counselling Program. The need for MHCP is determined during the triage. The client may opt out of getting MHCP. The client will need to obtain a MHCP from a GP, they need to check their payment policy.

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### 3. **MEDICARE REBATES**

#### 4. If a client has a MHCP, the client is entitled to attend:

- 10 x individual counselling sessions under Medicare rebate scheme. There are 2 payment options available under this scheme (please see Appendix 1 below "**Medicare fee changes and what this means for you**")

*\*\*From 9 October 2020 until 30 June 2022, 10 additional individual psychological therapy sessions, previously available only to people whose movement was restricted by a state or territory public health order, are now available each calendar year to all eligible patients under the existing Better Access initiative.*

or

- group therapeutic sessions (2 hours weekly x 6 or 8 weeks depending on the course. **WHWS do Medicare bulk billing for each session with a one off out of pocket payment from the client to secure their place in the group.**

### 5. **GOVERNMENT FUNDED COUNSELLING PROGRAM**

If a client does NOT have a MHCP or they have used up their sessions allowance under Medicare scheme in one calendar year, the client has the following options:

- 10 x individual counselling sessions under funding received by WHWS from The Department of Health. The majority of the fee is covered by the funding. **Client pays a reduced gap at the time of the appointment.** The gap amount is agreed between WHWS and the client at the time of booking.
- After 10 session clients can either exit the service or attend further individual sessions and a **higher rate of \$137.45 / session (reduced to \$117.45 / session for concession card holders).** The fee is payable at the time of the appointment.
- Go onto WHWS waiting list: either until next calendar year to renew her MHCP for individual sessions under Medicare funded scheme or 6 months waiting to be eligible to access 10 more sessions under Department of Health funded program.
- See a GP to determine if she qualifies for Chronic Disease Management (CDM). If qualifies, they are entitled to further 5 x individual sessions with CDM with reduced Medicare rebates. **Client pays the gap at the time of the appointment.**

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- Attend a group therapy and **pay private rate of \$80 per group (\$50 for concession card holders). For groups advertised as bulkbilled a fee of \$25 per session applies. The fee is paid in advance at the time of booking or at least 1 week before the group starts.**

### 6. **PRIVATE HEALTH INSURANCE**

If a client has a private health cover that includes counselling sessions, the client may check the item number and provider number with WHWS reception staff in order to obtain an accurate amount of the applicable rebate payable by her private health fund (PHF).

#### **WHWS do bulk billing for PHFs.**

Generally, if Medicare rebates are payable, there are no rebates available from PHFs, but the clients should check it with their own private health insurance providers.

### 7. **PAYMENT BY A THIRD PARTY**

A third party undertaking full or partial payment (gap) on behalf of a client **MUST** read and sign this policy **BEFORE** the client attends their first session. A block of 5 or 10 sessions then will be scheduled for the client and a tax invoice for the entire block is issued in the name of the third party. **The invoice is payable in full no later than 3 working days BEFORE the client attends the first session.** It is a responsibility of the client to ensure that her nominated third party honours the payment terms.

If payment is not received within this timeframe, the allocated appointment times will be given to other customers and the client will be returned to the waitlist until payment is received. The client will be notified by their preferred method of communication (text, email, phone call) before their appointments is cancelled.

If the client wishes to keep their appointment times they may choose to pay the applicable fees for individual appointments herself and either get reimbursed by the third party or by WHWS when (and if) the third party pays the invoice.

If the client confirms their intention to switch to this arrangement (including verbal confirmations) and attends the first session; it is deemed, that the client has agreed to proceed on "pay as you go" basis, i.e. to pay personally for each session at the time of the appointment.

If a third party has prepaid a number of sessions for one client and the client attended only a portion of the bookings, the credit for the remaining sessions may be transferred to pay for another client referred by the same third party. This does NOT apply to DNA appointments.

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### 8. CANCELLATIONS AND NON-ATTENDANCE

For every block of 10 booked sessions WHWS allows a maximum of 2 cancellations / rescheduled appointments. All other sessions are considered as attended and the gap is payable.

A minimum of 24-hour notice is required to cancel or re-schedule an appointment. For Monday appointments the latest acceptable notice is by 12.30pm on previous Friday.

Appointments not attended (DNA) by clients without notification as well as late cancellations will attract a penalty fee of \$30 or the amount of the agreed gap, whichever is greater. In case of force-majeure circumstances or client not attending due to a medical emergency, WHWS may at its own discretion waive this fee, however the appointment will still be considered as attended.

### 9. PAYMENT METHOD

WHWS accepts the following methods of payment:

- Cash
- Visa & Mastercard
- Direct funds transfer into GWHS bank account\*\*\*  
BSB: 036-039      Account No: 246870  
Account name: Gosnells Women's Health Service Inc.

\*\*\* This option is only available for PREPAID accounts. An invoice number as well as client's name need to be stated in the reference line to avoid misallocation of funds.

WHWS reserves the right to charge interest on all outstanding amounts. WHWS reserves the right to refuse future services until all outstanding monies including interest are paid in full.

### 10. NDIS CLIENTS

**Clients are advised that WHWS is NOT registered as NDIS provider.** While WHWS are able to support NDIS clients and to meet their needs, WHWS requires a written undertaking from client's Agency to meet the costs of their sessions.

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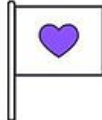
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### Appendix 1

### MEDICARE FEE CHANGES AND WHAT THIS MEANS FOR YOU

#### Option 1 - Full Fee



The full fee is paid by the client at the time of the appointment to WHWS. The Medicare rebate is refunded directly into the client's bank account by Medicare.

- \$117.45 concession individual (\$30 gap)
- \$137.45 individual (\$50 gap)
- \$137.45 concession couples (\$50 gap)
- \$167.45 couples (\$80 gap)

#### Pros

- The 'gap' amount goes towards the client's Medicare safety net (see below for more information on this)

#### Cons

- Clients must come up with the full fee (up to \$167.45) each session
- \$87.45 gets automatically rebated into the client's nominated account by Medicare (can take 24-48 hours to go into account)
- Client to make sure they have a bank account registered with Medicare

#### Option 2 - Care cycle Membership



Care cycle membership allows the client to access up to 10 sessions fully bulk billed by Medicare.

- \$300 individual - concession
- \$500 individual - no concession
- \$500 couples - concession
- \$800 couples - no concession

Membership fee can either be paid in full or direct debited from the client fortnightly over 10 payments.

#### Pros

- The client does not need to come up with the full fee (up to \$167.45) each session.
- Medicare rebate is bulk billed by WHWS.
- Membership fee is direct debited from the client fortnightly over 10 payments.

#### Cons

- Membership fee does not go towards the client's Medicare safety net
- It is the client's responsibility to have money in their bank account on the day of the direct debit.

For more information about WHWS fees structure please check our website <https://www.whws.org.au/counselling-referral>.

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### **INFORMED FINANCIAL CONSENT**

Name of client: \_\_\_\_\_

Attending Individual / Group therapeutic sessions (*please circle the applicable*)

Agreed fee (gap) payable by the client per session: \$ \_\_\_\_\_

Is there a third party responsible for the payments? Yes / No (*please circle the applicable*)

Name of third party: \_\_\_\_\_

Contact name: \_\_\_\_\_

Contact email: \_\_\_\_\_

Contact phone number: \_\_\_\_\_

Total agreed fee payable by the third party: \$ \_\_\_\_\_

I / We agree to be bound by these terms & conditions. I acknowledge that I have been informed that WHWS is NOT registered as NDIS provider.

Signature of the client: \_\_\_\_\_ Date: \_\_\_\_\_

Signature of the third party contact: \_\_\_\_\_ Date: \_\_\_\_\_

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