



PALM TREE COVERING

PALM TREE PRACTICAL RESOURCE 1 OF 23

Free Counselling & Mental Health Support Victoria + Australia-wide

A self-referral and direct-access guide

This resource helps people find mental health services they can contact themselves. It separates free direct-access treatment and counselling from crisis support, peer support and Medicare-funded private psychology so people can see what is actually available and what eligibility rules apply.



Important: free does not always mean Medicare. Several services in this guide are free because they are publicly or community funded and do not require a Medicare claim. Bulk-billed psychology is different: the person must be enrolled in Medicare, meet the relevant Medicare and referral requirements, and use a provider that chooses to bulk bill the eligible service.

Together We CARE. Together We Connect.

palmtreecovering.com.au

Last verified: 26 September 2026

How to Use This Resource

Knowing the difference between free support,
direct access and Medicare-funded care

This guide helps people find mental health services they can contact themselves. Some services provide treatment or structured support. Others provide brief counselling, crisis support, peer support or referral. This matters because not every free service offers the same type of help.



FREE DIRECT ACCESS

No GP referral is needed to make first contact.



STRUCTURED CARE

Treatment, therapy or multi-session support may be available.



BRIEF COUNSELLING

Short-term or single-session support rather than ongoing therapy.



SPECIALIST SUPPORT

Support designed for a particular population, issue or life situation.



MEDICARE-BASED

Medicare enrolment and referral requirements apply.



CRISIS / URGENT

Immediate emotional support.
Emergencies remain 000.



Important: free does not always mean Medicare

Several services in this guide are free because they are publicly or community funded and do not require a Medicare claim. Bulk-billed psychology is different: the person must be enrolled in Medicare, meet the relevant Medicare and referral requirements, and use a provider that chooses to bulk bill the eligible service.



Free Direct-Access Treatment and Psychological Support

Australia-wide starting points without a GP referral

These services can be contacted without first obtaining a GP referral. They are useful starting points when someone wants more than a one-off helpline conversation.



Medicare Mental Health Centres

FREE

NO REFERRAL

NO MEDICARE CARD

- Who it is for:** People in Australia seeking mental health information, support or care.
- What it offers:** Free mental health information, assessment, services and support from qualified professionals and people with lived experience.
- How to access:** Walk in to a centre or call the national Medicare Mental Health service. No referral, diagnosis, appointment, Mental Health Treatment Plan or Medicare card is required for Centre support.
- Contact:** 1800 595 212, weekdays 8:30am-5:00pm (excluding public holidays)
- Verified source:** Australian Government Department of Health, Disability and Ageing



Medicare Mental Health Check In

FREE

16+

NO REFERRAL

- Who it is for:** People aged 16 years and over who live in Australia and are experiencing mild mental health challenges.
- What it offers:** Free evidence-based low-intensity Cognitive Behavioural Therapy (LiCBT), including self-guided online tools and guided support with a qualified mental health practitioner by telehealth.
- How to access:** Access online. No referral or diagnosis is needed.
- Contact:** 1800 595 212 for help finding the service
- Verified source:** Australian Government Department of Health, Disability and Ageing



MindSpot

FREE

18+

NO REFERRAL

STRUCTURED CARE

- Who it is for:** Australian residents aged 18 years and over. Individual treatment programs have additional suitability criteria.
- What it offers:** Free online psychological assessment, treatment courses and teletherapy. MindSpot teletherapy can provide up to four sessions with a MindSpot therapist following assessment.
- How to access:** Start the free online assessment yourself. A referral is not required for the standard MindSpot pathway.
- Contact:** Online - see official website for current phone contact
- Verified source:** MindSpot / Macquarie University Health; Australian Government funded



MindSpot states its standard programs are not suitable where there is immediate concern about safety or current suicidality; use urgent or crisis services instead.

Victoria Services

Free community mental health services without Medicare

These Victorian services are especially useful for people who do not have a Medicare card, are newly arrived, are experiencing financial barriers, or simply need a direct local pathway.



Mental Health and Wellbeing Locals

FREE

26+

NO REFERRAL

NO MEDICARE CARD

Who it is for: People aged 26 years and over experiencing mental health or wellbeing concerns, including people with co-occurring alcohol and other drug concerns. Family, carers and supporters can also seek support.

What it offers: Free treatment, care and support. Depending on local service and need, support may involve psychologists, nurses, social workers, peer workers, occupational therapists, psychiatrists and other workers.

How to access: Contact the nearest Local directly. No GP referral, Medicare card or Mental Health Treatment Plan is required.

Verified source: Victorian Government - Better Health Channel / Department of Health



GREATER GEELONG & QUEENSCLIFFE



1800 573 151



181 Moorabool Street, Geelong VIC 3220



WYNDHAM



03 9448 5522



Suite 6, 1-13 Watton Street, Werribee VIC 3030

Location details verified on Victorian Government Better Health Channel, reviewed 14 August 2026.



Partners in Wellbeing

FREE

16+

VIRTUAL

NO MEDICARE NEEDED

Who it is for: Victorians aged 16 years and over experiencing mental health and wellbeing challenges, particularly where a Mental Health and Wellbeing Local is not available nearby.

What it offers: Free virtual mental health and wellbeing support.

How to access: Call directly. The Victorian Government states the service can support people without Medicare or permanent residency.

Contact: 1300 375 330, Monday–Friday 9:00am–5:00pm

Verified source: Victorian Government - Better Health Channel

Free Brief Counselling and Youth Support

Services people can contact directly for immediate or short-term support

These services can be contacted directly. They are valuable for immediate or short-term support, but they should not automatically be described as ongoing weekly therapy.



Beyond Blue Support Service

FREE

24/7

BRIEF COUNSELLING

Who it is for: Everyone in Australia seeking support with distress, anxiety, depression or other mental health concerns.

What it offers: Free, confidential brief counselling by telephone and webchat. Counsellors can also help identify next-step services.

How to access: Call or use webchat directly, 24 hours a day, 7 days a week.

Contact: 1300 22 4636

Verified source: Beyond Blue official Support Service

Local call costs can apply to phone calls.



Kids Helpline

FREE

AGES 5-25

24/7

Who it is for: Children, teenagers and young adults aged 5 to 25.

What it offers: Free, private and confidential professional counselling by phone and WebChat.

How to access: Contact the service yourself. Available 24/7.

Contact: 1800 55 1800

Verified source: Kids Helpline official website



eheadspace

FREE

AGES 12-25

NO REFERRAL

Who it is for: Young people aged 12 to 25 in Australia, and family or friends in Australia seeking support about a young person aged 12 to 25.

What it offers: Short-term 1:1 support with a mental health clinician, plus peer support options.

How to access: Phone or webchat directly. No referral or Mental Health Care Plan is required. Current 1:1 clinician support hours are 3:00pm-10:00pm daily.

Contact: 1800 650 890

Verified source: eheadspace official website

eheadspace is short-term support, not a crisis service. Usual call charges may apply.

Specialist Pathways

Free counselling for specific needs

A specialist service can be a better first contact when the concern involves suicide, family or sexual violence, caring responsibilities, pregnancy or early parenthood, or military service.



Suicide Call Back Service

FREE

15+

24/7

PROFESSIONAL COUNSELLING

Who it is for: People aged 15+ affected by suicide, including people feeling suicidal, worried about someone, caring for someone, bereaved by suicide, and health professionals.

What it offers: Free professional telephone, video and online counselling 24/7. The service states some people may be eligible for up to four additional scheduled telephone counselling sessions.

How to access: Contact the service directly at any time.

Contact: 1300 659 467

Verified source: Suicide Call Back Service official website; Australian Government funded



If a person's life is in danger or there is immediate risk of harm, call 000.



1800RESPECT

FREE

24/7

NO APPOINTMENT

Who it is for: People experiencing, at risk of, or supporting someone affected by domestic, family or sexual violence, including sexual harassment.

What it offers: Free confidential counselling, information and referral with trained counsellors.

How to access: Call, text, online chat or video call directly, 24/7. No appointment is needed.

Contact: Call 1800 737 732 | Text 0458 737 732

Verified source: 1800RESPECT official website



For safety, the phone or text number may appear in device or phone records.



Carer Gateway Counselling

FREE

CARERS

DIRECT ACCESS

Who it is for: Unpaid carers who provide care for a family member or friend with disability, a medical condition, mental illness or age-related frailty. Carer Gateway states citizenship, income and similar circumstances do not determine overall Carer Gateway eligibility.

What it offers: Free counselling. Options include in-person one-to-one, in-person group and phone counselling. Eligible carers can access six in-person one-to-one sessions.

How to access: Call Carer Gateway directly to register and complete the planning process. Phone counselling is for carers aged 18+.

Contact: 1800 422 737, Monday-Friday 8:00am-5:00pm

Verified source: Australian Government Carer Gateway

More Specialist Support

Perinatal, veteran, First Nations, eating-disorder and LGBTIQA+ support

These services are direct-access. Some are counselling services; others are crisis or peer-support services, so the type of support is labelled clearly.



PANDA National Perinatal Mental Health Helpline

FREE

PERINATAL

SELF-REFERRAL

Who it is for: Expecting and new parents, and support people, during pregnancy and until the baby is 12 months old.

What it offers: Free counselling, support, information and referral. PANDA also operates more intensive counselling and care coordination programs in some jurisdictions.

How to access: People can call PANDA themselves; self-referral is accepted.

Contact: 1300 726 306 | Mon-Fri 9:00am-7:30pm | Weekends and public holidays 9:00am-4:00pm (except Christmas Day)

Verified source: PANDA official website



Open Arms - Veterans & Families Counselling

FREE

VETERANS & FAMILIES

SELF-REFERRAL

Who it is for: Eligible current and ex-serving ADF members, certain reservists and eligible immediate family members. Eligibility depends on service history or family relationship.

What it offers: Free confidential individual, couple and family counselling with military-aware clinicians, plus other mental health and wellbeing supports.

How to access: Eligible people can self-refer by calling Open Arms directly.

Contact: 1800 011 046, 24/7

Verified source: Australian Government Open Arms / Department of Veterans' Affairs



13YARN

Who: Aboriginal and Torres Strait Islander people in crisis.

Support: Free, confidential 24/7 crisis support with Aboriginal and Torres Strait Islander Crisis Supporters.

Contact: 13 92 76.

Note: Crisis support, not ongoing therapy.



Butterfly National Helpline

Who: People affected by eating disorders, disordered eating or body-image concerns.

Support: Free specialist support from qualified mental health professionals by phone, webchat and email.

Contact: 1800 33 4673 | 8am-midnight daily.

Note: Specialist helpline.



QLife

Who: LGBTIQA+ people and those seeking LGBTIQA+ support or referral.

Support: Free anonymous peer support and referral by phone and webchat.

Contact: 1800 184 527 | 3pm-9pm daily.

Note: Peer support, not clinical counselling.

Medicare Explained

Bulk billing and psychology: what people need to know

This section is deliberately separate because a Medicare-funded private psychology appointment is not the same thing as a free no-referral community service.



What bulk billing means

Services Australia defines bulk billing as the provider accepting the Medicare benefit as full payment for an eligible service. The patient has no out-of-pocket cost for that bulk-billed service. A person can be bulk billed only if they are enrolled in Medicare and the health professional chooses to bulk bill.



Better Access mental health treatment

Under the Australian Government Better Access initiative, eligible people can receive Medicare benefits for up to 10 individual and 10 group mental health treatment services in a calendar year. A valid referral is required. Access can be through a Mental Health Treatment Plan managed by an eligible GP or prescribed medical practitioner, a psychiatrist assessment and management plan, or a direct referral from a psychiatrist or paediatrician. The initial course of treatment can be up to 6 individual services before review.



Who can enrol in Medicare?

Services Australia says people living in Australia may be able to enrol if they are an Australian citizen, New Zealand citizen, Australian permanent resident, applying for permanent residency, or a temporary resident covered by a Ministerial Order. Some visitors from Reciprocal Health Care Agreement countries may also be able to enrol.

[Check Medicare enrolment eligibility - Services Australia](#) 



My Mirror - 50-minute online psychology (bulk-billed option)



MEDICARE-BASED



APPLICATION REQUIRED



NOT AUTOMATIC

My Mirror offers a bulk-billed 50-minute psychology option for eligible clients. Approval is not automatic and depends on My Mirror's criteria and appointment availability.

AHPRA-registered psychologists provide online therapy. My Mirror states approved eligible clients may access bulk-billed sessions with no out-of-pocket cost.

My Mirror states applicants generally need a valid Medicare card, to live in Australia, a current Mental Health Treatment Plan and GP referral, and to meet its additional bulk-billing criteria. Apply to My Mirror before booking a bulk-billed appointment.

[Verified source: My Mirror Support Hub plus Medicare Mental Health service listing](#) 

Do not describe this as a no-referral service.

Choosing a Pathway

Where should someone start?

A simple way to use this resource without overwhelming someone is to start with what they need right now.



I want ongoing or structured mental health help without seeing a GP first.

Start with Medicare Mental Health Centres, Medicare Mental Health Check In, MindSpot, or a Victorian Mental Health and Wellbeing Local if eligible.



I need to speak with someone today, but I am not in immediate danger.

Beyond Blue, Kids Helpline, eheadspace or the most relevant specialist service may be appropriate.



The concern is suicide-related.

Suicide Call Back Service provides professional counselling. 13YARN provides culturally safe crisis support for Aboriginal and Torres Strait Islander people. If there is immediate danger, call 000.



The concern involves domestic, family or sexual violence.

1800RESPECT provides free 24/7 counselling, information and referral.



I am a carer, expecting or new parent, veteran or family member, or have another specialist need.

Use the specialist section first; tailored services can reduce the need to retell your situation across multiple services.



I specifically want a psychologist through Medicare.

Check Medicare eligibility, obtain the required Better Access referral pathway, and confirm fees or bulk-billing with the provider before booking.



Language and cultural access

Medicare Mental Health Centres and the national phone service can access TIS National. Victorian Mental Health and Wellbeing Locals are intended to be culturally safe and responsive, and TIS National can be used to help contact a Local. 1800RESPECT also supports interpreter access. Ask any service about interpreter or translated-support options when making contact.



If there is immediate danger or a life-threatening emergency

Call Triple Zero (000) or go to the nearest emergency department. Lifeline is available 24/7 on 13 11 14 for crisis support.



Palm Tree Covering provides mental health education, training and pathways-to-support information. We do not provide counselling, therapy, case management, clinical assessment or crisis support. This resource helps people identify and contact appropriate external services.

Expanded Access Pathways

Free self-referral, free with referral and low-cost training clinics

The old CAREinMIND Wellbeing Support Service, which offered free 24/7 self-referral counselling, closed on 24 June 2026. People are now directed to Medicare Mental Health Check In instead. However, CAREinMIND itself has not disappeared: North Western Melbourne PHN still commissions free psychological services through CAREinMIND.

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A clearer Palm Tree structure

- **FREE SELF-REFERRAL** - services people can contact themselves without first obtaining a GP referral.
- **FREE WITH REFERRAL** - funded psychological care that requires an eligible health or community professional referral.
- **LOW-COST / TRAINING CLINICS** - university and teaching clinics where supervised provisional or postgraduate clinicians provide affordable therapy.
- **MEDICARE** - private or clinic services where Medicare eligibility, a valid referral and provider billing rules apply.

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Each service card now makes four things obvious: **COST, ACCESS, TYPE OF SUPPORT, and WHO / WHERE**. This makes it easier to answer the practical question: "Can I actually contact this service myself?"

Free Self-Referral Services

Strong options people can contact without a GP referral



Cairnmillar Community Clinic - Victoria

COST
FREE

ACCESS
SELF-REFERRAL / NO GP

TYPE
COUNSELLING

WHO / WHERE
AGES 4+ / VIC + TELEHEALTH

What makes it useful: This is one of the strongest additions. Individual counselling for people 4+, delivered by postgraduate psychology, counselling and psychotherapy student clinicians under supervision. Telehealth is available and Cairnmillar says there is no stated session limit.

Verified source: Cairnmillar Institute Community Clinic



Step Thru Care - Geelong

COST
FREE

ACCESS
SELF-REFERRAL OR REFERRAL

TYPE
MENTAL HEALTH + AOD

WHO / WHERE
GEELONG OTWAY

What makes it useful: Very relevant to Palm Tree's Geelong audience. Provides mental health and AOD support from a multidisciplinary team. People can contact the service themselves; 03 8691 5480.

Verified source: Neami National / Western Victoria Primary Health Network

More Self-Referral Support

Eastern Melbourne and Australia-wide digital treatment



Eastern Melbourne Mental Health Stepped Care - LIFT / STEPS

COST
FREE

ACCESS
SELF-REFERRAL OR CLINICIAN

TYPE
THERAPY + PSYCHOSOCIAL

WHO / WHERE
EAST / NORTH-EAST MELBOURNE

What makes it useful: For eligible people who live, work, study or have strong links to eastern/north-eastern Melbourne and cannot afford or access equivalent services. It can provide different intensities of therapeutic and psychosocial care.

Verified source: Eastern Melbourne Primary Health Network



Mental Health Online - Swinburne

COST
FREE

ACCESS
SELF-ENROL ONLINE

TYPE
ONLINE TREATMENT

WHO / WHERE
AUSTRALIA-WIDE / 18+

What makes it useful: Australia-wide for adults 18+. Evidence-based online treatment programs can be therapist assisted. The assisted program provides 12 weeks of therapist support, weekly emails and up to four live video/chat sessions.

Verified source: Mental Health Online / Swinburne University of Technology

Specialist Self-Referral

Guided mental health and sexual-assault support



SANE digital / guided support

COST
FREE

ACCESS
SELF-REFERRAL AVAILABLE

TYPE
COUNSELLING + PEER + NAVIGATION

WHO / WHERE
AUSTRALIA-WIDE / ADULTS

What makes it useful: Australia-wide support for adults with complex mental health needs/trauma and families/carers. Includes individual counselling, peer support, groups, care coordination and navigation. Australian Government information confirms national availability.

Verified source: SANE Australia / Australian Government service information



Victorian Specialist Sexual Assault Services / CASA network

COST
FREE

ACCESS
SELF-REFERRAL

TYPE
THERAPEUTIC COUNSELLING

WHO / WHERE
VICTORIA

What makes it useful: A major addition. Provides appointment-based therapeutic counselling and therapeutic group work for people affected by sexual violence, across Victoria. No GP referral or Medicare card is required for the specialist service pathway.

Verified source: Victorian specialist sexual assault service network



Youth Access

Free or low-cost youth support with direct starting points



headspace centres

COST
FREE OR LOW-COST

ACCESS
YOUNG PERSON CAN CONTACT

TYPE
MENTAL + PHYSICAL + AOD + VOCATIONAL

WHO / WHERE
AGES 12-25 / LOCAL CENTRES

What makes it useful: Ages 12-25. Centres can provide counselling/mental health treatment, physical health, AOD and vocational support. Important qualifier: some clinical services may require a GP referral/Mental Health Treatment Plan, depending on the centre and clinician.

Verified source: headspace National



Victorian Government school -> headspace EMHSS

COST
FREE

ACCESS
SELF / PARENT / SCHOOL REFERRAL

TYPE
COUNSELLING

WHO / WHERE
VIC GOVT SECONDARY STUDENTS

What makes it useful: Victorian government secondary students with mild-to-moderate mental health concerns can receive free headspace counselling. Students can self-refer, although the school remains involved in coordinating access.

Verified source: Victorian Department of Education / headspace

CAREinMIND 2026

What changed, what remains, and when a referral is required



CAREinMIND - CURRENT 2026 PATHWAY
Free psychological treatment remains available through CAREinMIND in north-western Melbourne, but the former self-referral Wellbeing Support phone counselling service closed on 24 June 2026. Current Targeted Psychological Support and Suicide Prevention clinical services require referral. For a free no-referral pathway, use Medicare Mental Health Check In, Medicare Mental Health Centres, or another applicable self-referral service in this guide.



CAREinMIND Targeted Psychological Support

COST
FREE

ACCESS
REFERRAL REQUIRED

TYPE
FOCUSED PSYCHOLOGICAL THERAPY

WHO / WHERE
NORTH-WEST MELBOURNE

What makes it useful: Focused psychological therapy from mental health clinicians, generally up to 12 sessions for eligible people.

Verified source: North Western Melbourne Primary Health Network



CAREinMIND Suicide Prevention Support

COST
FREE

ACCESS
REFERRAL REQUIRED

TYPE
SHORT-TERM PSYCHOLOGICAL

WHO / WHERE
NORTH-WEST MELBOURNE

What makes it useful: Intensive short-term psychological support, generally 6-8 sessions, for people assessed as being at increased suicide/self-harm risk. It is not a crisis service.

Verified source: North Western Melbourne Primary Health Network

Low-Cost & Regional Navigation

Subsidised counselling and PHN-funded pathways



Relationships Australia Victoria

COST
INCOME-BASED / SUBSIDISED

ACCESS
NO REFERRAL REQUIRED

TYPE
INDIVIDUAL / COUPLE / FAMILY

WHO / WHERE
VICTORIA

What makes it useful: Individual, couple and family counselling. Fees are income-based; people in financial difficulty can discuss payment options. Most programs offer short-to-medium term support, often up to 20 appointments over 12 months.

Verified source: Relationships Australia Victoria



Western Victoria Primary Health Network pathways

COST
FUNDED / SERVICE DEPENDENT

ACCESS
SELF-REFERRAL OR PROFESSIONAL

TYPE
MENTAL HEALTH + AOD

WHO / WHERE
WESTERN VICTORIA

What makes it useful: Western Victoria PHN confirms that its commissioned mental-health services can generally be accessed by self-referral or health-professional referral, giving people a regional navigation pathway rather than relying only on private psychology.

Verified source: Western Victoria Primary Health Network

Training Clinics

Affordable therapy pathways many people do not know exist

Teaching clinics offer counselling and psychological support from students or provisional psychologists working under supervision. Many accept self referrals. Fees, waiting times and eligibility vary, so contact the clinic to confirm the current options.

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Teaching clinics in this guide

- Cairnmillar Community Clinic - free counselling, no GP referral, telehealth available.
- Victoria University Psychology Clinic - one-off \$20 payment with no ongoing counselling fees.
- Australian Catholic University Melbourne Psychology Clinic - \$20 per therapy session.
- RMIT Psychology Clinic - low-cost initial and return appointments, with concession rates.
- Swinburne Psychology Clinic - sliding-scale ongoing counselling with no arbitrary session limit.
- La Trobe University Psychology Clinic - community access, no referral; confirm current fee when booking.
- Federation University FedCare - Ballarat - first session free, then low-cost sessions with concession pricing.
- University of Melbourne Psychology Clinic - low-cost supervised clinical psychology; availability varies / check waitlist.
- Monash Krongold Clinic - short-term counselling in a teaching-clinic environment.

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A provisional psychologist is registered with AHPRA and practises under supervision while completing approved postgraduate training. These clinics are not crisis services.

Free & \$20 Clinics

Cairnmillar, Victoria University and ACU Melbourne



Cairnmillar Community Clinic

COST
Free

TYPE
Individual counselling

ACCESS
No referral

WHO / WHERE
Ages 4+ / Victoria + telehealth

Free counselling from supervised student clinicians. An intake call checks suitability. Some registered clinicians completing specialist studies may use bulk billing with an existing GP referral and Mental Health Care Plan. Confirm current availability.

[Official source: Cairnmillar](#)

Victoria University Psychology Clinic

COST
\$20 one off

TYPE
Individual therapy

ACCESS
No GP referral

WHO / WHERE
Ages 6+ / Melbourne west + online

Supervised individual counselling with no ongoing counselling fee. An intake call checks suitability. No Medicare rebates, bulk billing or NDIS, TAC, DVA or WorkCover referrals. Ask about current therapy availability; assessment availability is separate.

[Official source: VU](#)

ACU Melbourne Psychology Clinic

COST
\$20 per session

TYPE
Psychological services

ACCESS
Enquiry / intake review

WHO / WHERE
Fitzroy / Melbourne

The clinic reviews enquiries for suitability. Its published exclusions include people needing an interpreter, high risk or complex presentations, and legal or compensation matters. No Medicare funded services or NDIS. Confirm the fee, waiting time and suitable service before booking.

[Official source: ACU](#)

RMIT & Swinburne

Low-cost supervised psychology in Melbourne



RMIT Psychology Clinic

COST

\$40 initial / \$30 return

TYPE

Psychological therapy

ACCESS

Self referral

WHO / WHERE

Children, young people + adults

Concession fees: \$30 initial / \$20 return. RMIT staff and students: \$15 / \$10. Supervised appointments, in person or by telehealth. No Medicare or private health rebate. Waiting time varies by needs and clinician capacity; ask at intake.

Official source: [RMIT](#)

Swinburne Psychology Clinic

COST

\$20 to \$80 + \$10 initial admin fee

TYPE

Ongoing counselling

ACCESS

Self or professional referral

WHO / WHERE

Melbourne + telehealth

Supervised counselling without a fixed session limit. Reduced \$20 rate for unemployed people and pension or health care card holders. Cashless from 5 October 2026. The current notice estimates an 8 to 10 week wait. Confirm the wait when enquiring. This is not a crisis or legal assessment service.

Official source: [Swinburne](#)

La Trobe & FedCare

Community psychology in Melbourne and Ballarat



La Trobe University Psychology Clinic

COST
\$40 standard / \$25 concession

TYPE
Psychological therapy

ACCESS
No referral

WHO / WHERE
Children + adults / Bundoora

Open to the community. The \$25 rate includes concession card holders and current students. A 50 minute session costs the same in person or by telehealth. Supervised psychological care. The clinic is cashless; confirm suitability and waiting time directly.

Official source: [La Trobe](#)

Federation University FedCare Ballarat

COST
First session free, then \$20 / \$10 concession

TYPE
Psychological treatment

ACCESS
Self referral

WHO / WHERE
Ages 5+ / Ballarat + surrounds

Treatment is provided by provisional psychologists under supervision. An intake review checks whether the service fits your needs. The same treatment rate applies to adults and children. Assessment fees are separate; contact the clinic about current availability.

Official source: [FedCare](#)

More Clinic Options

University of Melbourne and Monash Krongold Clinic

University of Melbourne Psychology Clinic

COST

\$50 / \$30 student or concession

TYPE

Adult clinical psychology

ACCESS

Check current intake

WHO / WHERE

Adults / Carlton

Ask for the teaching clinic rather than the separately priced private clinic. Adult clinical psychology has supervised assessment and therapy at the listed session rate. Other service types have different fees. Confirm suitability, intake and waiting time directly.

[Official source: Melbourne](#)

Monash Krongold Clinic

COST

\$70 / \$50 health care card

TYPE

Short term counselling

ACCESS

Booking enquiry

WHO / WHERE

Children + young people

Generally 4 to 6 sessions of 50 minutes. Counselling supports emotional or social concerns in a teaching clinic. Parents may participate when helpful. Submit a booking enquiry to confirm intake, waiting time and suitability. This is not urgent or crisis support.

[Official source: Monash](#)

Step Thru Care Geelong

A prominent local pathway for Palm Tree communities

Free mental health and alcohol and other drug support

Step Thru Care Geelong supports people with mental health concerns, substance use concerns, or both. You can contact the service yourself or a professional can refer you. The team checks which support suits your needs.

Priority groups

- People on low incomes
- People in rural or remote areas without suitable services
- Communities affected by natural disaster
- People experiencing displacement or homelessness
- LGBTIQA+ people
- Aboriginal and Torres Strait Islander people
- People from culturally and linguistically diverse backgrounds
- People with an intellectual disability
- Children aged under 12
- People experiencing perinatal depression
- People experiencing or at risk of family violence

How to access

Call [03 8691 5480](tel:0386915480), Monday to Friday, 9am to 5pm, or email stepthrucare@neaminational.org.au. Ask about suitability and current availability.

Official source: [Neami National](https://neami.org.au)

Verification

Sources checked for the complete expanded resource

Medicare eligibility and referral statements were cross-checked against Australian Government sources. Service-specific details were checked against the provider's official website, Primary Health Network information, or the relevant Victorian

- | | |
|--|---|
| 1. Australian Government - Medicare Mental Health | 18. Western Victoria Primary Health Network |
| 2. Australian Government - Better Access initiative | 19. Eastern Melbourne Primary Health Network - LIFT / STEPS |
| 3. Services Australia - Bulk billing / Medicare enrolment | 20. Mental Health Online - Swinburne |
| 4. Victorian Government - Mental Health and Wellbeing Locals | 21. SANE Australia / Australian Government service information |
| 5. MindSpot / Macquarie University Health | 22. Victorian specialist sexual assault service network |
| 6. Beyond Blue Support Service | 23. Victorian Department of Education - headspace school services |
| 7. Kids Helpline | 24. North Western Melbourne PHN - CAREinMIND |
| 8. headspace / eheadspace | 25. Relationships Australia Victoria |
| 9. Suicide Call Back Service | 26. Victoria University Psychology Clinic |
| 10. 1800RESPECT | 27. Australian Catholic University Melbourne Psychology Clinic |
| 11. Carer Gateway | 28. RMIT Health Clinic |
| 12. PANDA National Perinatal Mental Health Helpline | 29. Swinburne Psychology Clinic |
| 13. Open Arms - Veterans & Families Counselling | 30. La Trobe University Psychology Clinic |
| 14. 13YARN / Butterfly Foundation / QLife | 31. Federation University FedCare Psychology Clinic |
| 15. My Mirror / Medicare Mental Health service listing | 32. University of Melbourne Psychology Clinic |
| 16. Cairnmillar Institute Community Clinic | 33. Monash University Krongold Clinic |
| 17. Neami National - Step Thru Care Geelong | |

Palm Tree Covering scope

Palm Tree Covering provides mental health education, training and pathways-to-support information. We do not provide counselling, therapy, case management, clinical assessment or crisis support. This resource is designed to help people identify and contact appropriate external services.

This resource shows where people can obtain actual therapeutic counselling, how they get through the front door, whether Medicare is involved, and what lower-cost choices exist when private psychology is unaffordable.



**PALM TREE
COVERING**

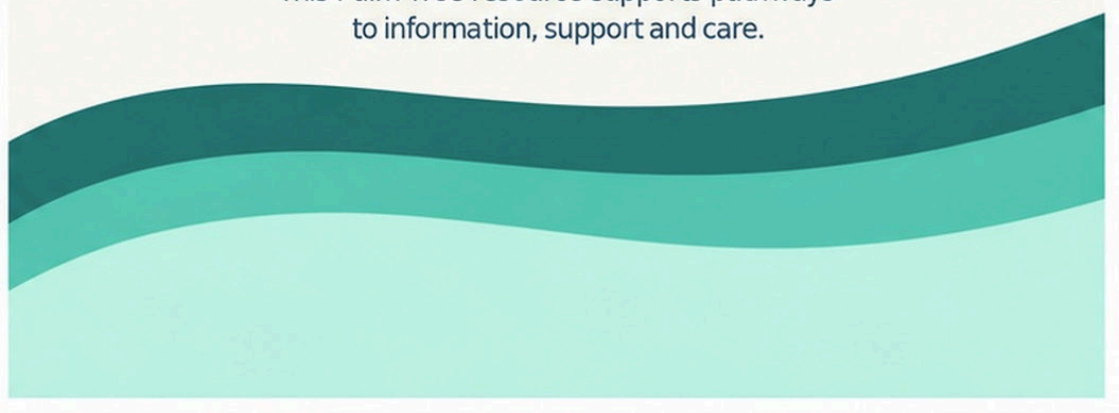
Mental Health Literacy Made Accessible For All Communities.

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This Palm Tree resource supports pathways
to information, support and care.

The bottom of the page features three horizontal, wavy bands of teal color in varying shades, creating a layered effect.