



PALM TREE PRACTICAL GUIDE

Understanding Your Mental Health Treatment Plan

What it is. What Medicare may cover.

How to choose support that fits your needs.

A plain-language guide for individuals, families and supporters

Together We CARE. Together We Connect.

What Is It and Who Is Eligible?

A plan developed with you, not simply for you

THE SIMPLE EXPLANATION

A Mental Health Treatment Plan is a written plan created after a doctor assesses your mental health. It records the goals you and your doctor agree on, treatment options, referrals, available supports and how your care will be reviewed.

It is not automatic for everyone

A GP, psychiatrist or paediatrician assesses whether you meet the Medicare requirements. Under Better Access, Medicare benefits are available to eligible people with a diagnosed mental disorder and at least moderate care needs.

A HELPFUL PLAN SHOULD INCLUDE

1

Your goals

What you would like to improve, manage or understand.

2

Treatment options

The approaches that may suit your needs and preferences.

3

Referrals

Which eligible professional or service you may see.

4

Your choices

Language, culture, faith, gender, access and communication needs.

5

Review

When you and your doctor will check progress and decide what comes next.

How Can the Plan Help?

A structured pathway into suitable professional support

A Mental Health Treatment Plan can make the next step clearer. It can help you and your doctor connect what you are experiencing with practical goals, treatment choices and follow-up.

Understand what is happening

1

A GP assessment can explore your symptoms, daily functioning, physical health, medicines and other factors that may be affecting you.

Agree on goals

2

You can name what you want help with, such as sleep, anxiety, low mood, trauma responses, relationships, routines or coping.

Find a suitable professional

3

The plan can support a referral to an eligible psychologist, social worker or occupational therapist whose role fits your needs.

Reduce some treatment costs

4

Medicare may pay a benefit towards eligible sessions. The provider may bulk bill, or you may still have a gap to pay.

Make care more personal

5

You can discuss language, culture, faith, gender, accessibility, privacy, telehealth and other preferences that affect whether support feels safe and useful.

Review what is working

6

Follow-up with your doctor creates a point to discuss progress, problems, further sessions or a different pathway.

WHAT THE PLAN CANNOT PROMISE

It cannot guarantee a diagnosis, immediate appointment, preferred provider, free treatment or recovery outcome. It is one pathway within a wider support system.

How to Get a Plan

A clear pathway from booking to follow-up

1

Book a longer GP appointment

Tell reception you want to discuss your mental health or ask about a Mental Health Treatment Plan. A longer appointment may be needed.

2

Talk about what has been happening

Your GP may ask about thoughts, feelings, sleep, daily life, relationships, physical health, medicines and safety. You can bring notes or a trusted support person.

3

Complete an assessment

The GP decides whether a mental health condition can be diagnosed and whether a plan is suitable. A questionnaire may be used. Sometimes this takes more than one visit.

4

Agree on goals and choices

Discuss what you want help with and what matters to you, including culture, language, faith, family involvement, practitioner preference, privacy, location and telehealth.

5

Receive a referral

Your doctor can refer you for an initial course of up to six sessions with an eligible mental health professional. Confirm who receives the referral and how to book.

6

Review before further sessions

If more sessions may help, return to the doctor for review and a further referral, within the annual Medicare limit.

USEFUL WORDS AT RECEPTION

"I would like a longer appointment to talk about my mental health and whether a Mental Health Treatment Plan may be suitable."

Who Might Support You?

Different professionals have different roles

The right person depends on your needs, goals, location, cost and preferences. Ask whether the practitioner is eligible to provide Medicare-rebatable Better Access services.

PSYCHOLOGIST

Provides psychological assessment and therapy. Eligible clinical and registered psychologists may provide Better Access sessions.

SOCIAL WORKER

Eligible social workers may provide focused psychological strategies and help you understand social pressures affecting wellbeing.

OCCUPATIONAL THERAPIST

Eligible occupational therapists may support mental health, daily functioning, routines and participation.

GP OR PRESCRIBED MEDICAL PRACTITIONER

Can assess, prepare and review the plan, discuss medicines and coordinate referrals.

PSYCHIATRISTS AND PEER WORKERS

A psychiatrist is a medical specialist who can diagnose, prescribe medicine and provide specialist treatment. Medicare may help with psychiatrist costs, but these appointments use separate Medicare items and are not the ten allied-health sessions.

Peer workers use lived experience to provide hope, connection and practical support. Peer support may be available through Medicare Mental Health Centres or community services, but it is not ordinarily one of the Medicare-rebatable sessions under a GP Mental Health Treatment Plan.

Sessions, Medicare and Costs

Know what is covered before you book

10

INDIVIDUAL SESSIONS

maximum Medicare benefit each calendar year

10

GROUP SESSIONS

subject to eligibility and service availability

WHAT THIS MEANS

- The annual limit runs from 1 January to 31 December.
- A doctor generally refers for up to six sessions first. A review is needed before further sessions are referred.
- The plan helps with the cost. It does not guarantee that every appointment will be free.
- If a provider bulk bills, there is no fee for that appointment. Otherwise, you may pay the full fee or a gap between the provider's fee and the Medicare benefit.
- Ask whether the provider is eligible under Better Access and whether the referral has been received before your first appointment.
- You can use more services if you choose, but Medicare will not pay a Better Access benefit above the annual limit.

ASK ABOUT COSTS BEFORE AGREEING

- What is the full fee?
- How much is the Medicare benefit?
- What will my gap be?
- Do you bulk bill or offer a reduced fee?
- Is there a cancellation fee?
- Will I need to pay first and claim later?
- Does telehealth cost the same?

Make the Plan Fit You

Your preferences are part of good care

You can ask questions, express preferences and take time to understand your choices. You do not have to tell your whole story at once.

LANGUAGE AND COMMUNICATION

- Ask for a qualified interpreter.
- Name your preferred language and dialect.
- Ask the clinician to explain unfamiliar words in plain language.

CULTURE, FAITH AND IDENTITY

- Share what matters to you and how you understand the concern.
- Ask for a practitioner who respects your culture, faith, gender, family role and identity.
- You choose whether family, community or faith leaders are involved, unless a legal or immediate safety issue applies.

PRACTICAL ACCESS

- Discuss location, transport, childcare, disability access and appointment times.
- Ask whether telehealth is appropriate and available.
- Tell the service if cost or waiting time may stop you attending.

CHOICE AND SAFETY

- Ask what information will be shared and with whom.
- Tell the professional if an approach does not feel helpful or safe.
- Ask your GP about another referral if the first provider is not a suitable fit.

QUESTIONS YOU CAN ASK A PROVIDER

- What experience do you have with concerns like mine?
- How will we decide what to work on first?
- How do you work respectfully with culture, faith, migration experiences and family context?
- What should I do if my wellbeing worsens while I am waiting?

Prepare for Your GP Appointment

Bring what is useful and share at your own pace

What has changed, and when did it begin?

How is it affecting sleep, work, study, relationships or daily life?

What have I tried, and what has or has not helped?

My physical health, medicines or other care my GP should know about

What I would like help with first

My language, cultural, faith, gender or accessibility preferences

My Plan and Next Steps

Keep the practical details in one place

MY GP OR REFERRING DOCTOR

THE PROFESSIONAL OR SERVICE I WAS REFERRED TO

THEIR PHONE, WEBSITE OR BOOKING DETAILS

THE FULL FEE, MEDICARE BENEFIT AND EXPECTED GAP

MY FIRST APPOINTMENT DATE AND FORMAT

MY GOALS FOR SUPPORT

WHEN I NEED TO RETURN TO MY DOCTOR FOR REVIEW

IF YOU CANNOT ACCESS A PLAN OR ARE WAITING

Medicare Mental Health Centres provide free, confidential support without an appointment, referral, Medicare enrolment or Medicare card. You can also call Medicare Mental Health on 1800 595 212 to find local support.

URGENT HELP

If someone is in immediate danger or cannot stay safe, call Triple Zero 000 or go to the nearest emergency department. Lifeline is available 24 hours on 13 11 14.

Verified Information and Useful Links

Check current fees, eligibility and service details

SERVICES AUSTRALIA

Mental health care and Medicare

servicesaustralia.gov.au/mental-health-care-and-medicare

AUSTRALIAN GOVERNMENT DEPARTMENT OF HEALTH

Better Access initiative

health.gov.au/our-work/better-access-initiative

HEALTHDIRECT

Mental health treatment plan

healthdirect.gov.au/mental-health-treatment-plan

HEALTHDIRECT SERVICE FINDER

Find GPs and mental health professionals

healthdirect.gov.au/australian-health-services

MEDICARE MENTAL HEALTH

Find free centres and local mental health supports

medicarementalhealth.gov.au

INFORMATION CHECKED 20 SEPTEMBER 2026

Medicare rules, provider eligibility, rebates and fees can change. Confirm current information with your GP, the provider, Services Australia or the Australian Government Department of Health before relying on printed information.

Palm Tree Covering provides education and navigation information. It does not assess eligibility, create treatment plans, make clinical referrals or provide counselling, medical treatment, case management or crisis care.