



Private Health Fund Policy

Watkins Therapy Group Pty Ltd
ABN: 37 826 814 954

1. Purpose

This policy explains how private health fund rebates may apply to counselling services provided through Watkins Therapy Group, including the responsibilities of clients, counsellors and Watkins Therapy Group.

Watkins Therapy Group aims to provide accurate information about practitioner recognition and receipts while ensuring clients understand that private health fund eligibility and rebate decisions are controlled by their individual health fund.

2. Scope

This policy applies to:

- Clients accessing private counselling services through Watkins Therapy Group
- Counsellors who hold private health fund provider recognition
- Watkins Therapy Group administration staff
- Individual, couples, family, face-to-face, telehealth and telephone counselling services where applicable

Private health fund rebates do not automatically apply to every counsellor, service, appointment type or insurance policy.

3. General Policy

Some Watkins Therapy Group counsellors may be recognised by selected private health funds.

Eligibility for a rebate depends on several factors, including:

- The client's health fund
- The client's level and type of extras cover
- The counsellor providing the service
- Whether the counsellor is recognised by that particular health fund
- The appointment type
- Whether the service is delivered face-to-face, by telehealth or by telephone
- Waiting periods, annual limits and other conditions applied by the health fund

Watkins Therapy Group cannot guarantee that a client will receive a rebate.

4. Client Responsibility

Clients are responsible for checking their eligibility directly with their private health fund before attending an appointment where they intend to claim a rebate.

Clients should provide their health fund with:

- The full name of the treating counsellor
- The counsellor's provider number, where available
- The type of service being provided
- Whether the appointment is individual, couples or family counselling
- Whether the appointment will be face-to-face, by telehealth or by telephone
- The anticipated consultation fee

Clients should also ask their health fund:

- Whether counselling is included under their policy
 - Whether the specific counsellor is recognised
 - How much the rebate is likely to be
 - Whether waiting periods apply
 - Whether annual or per-service limits apply
 - Whether a referral is required
 - How the claim must be submitted
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Watkins Therapy Group does not provide private health insurance, financial or policy advice.

5. Practitioner Recognition

Private health fund recognition is attached to an individual counsellor and may also be linked to approved practice locations or service arrangements.

A counsellor's professional registration with PACFA, ACA or another professional body does not automatically mean that every health fund will provide a rebate for their services.

Provider numbers:

- Belong to the individual counsellor
- Must only be used for services personally provided by that counsellor
- Cannot be transferred or substituted between counsellors
- Cannot be used for an appointment provided by another member of the Watkins Therapy Group team
- May change, be suspended or cease to apply if recognition requirements are no longer met

Watkins Therapy Group will not place another practitioner's provider number on a receipt to enable a claim.

6. Fees and Payment

Unless an approved direct-claiming arrangement is available, clients are required to pay the full appointment fee to Watkins Therapy Group.

The client may then submit the receipt to their private health fund for consideration.

Any rebate is a financial arrangement between the client and their private health fund. The availability or amount of a rebate does not change the fee charged by Watkins Therapy Group.

If a health fund rejects, delays or reduces a claim, the client remains responsible for the full appointment fee.

Watkins Therapy Group will not provide a refund solely because:

- A client expected a higher rebate
- A claim was rejected
- The client reached their annual limit
- A waiting period applied
- The client's policy did not cover counselling
- The counsellor or appointment type was not recognised
- The health fund changed its policies or benefit arrangements

7. Receipts and Supporting Information

Where applicable, Watkins Therapy Group may issue a receipt containing:

- The client's name
- The date of the appointment
- The service provided
- The fee paid
- The treating counsellor's name
- The treating counsellor's provider number
- Relevant business and payment information

Receipts will reflect the service that was actually provided.

Watkins Therapy Group will not:

- Change the date of an appointment
- Record an appointment that did not occur
- List a different counsellor from the counsellor who provided the service
- Describe a service inaccurately to support a claim
- Divide or restructure fees to increase a rebate
- Submit information that may be false, misleading or inconsistent with health fund requirements

Clients should check that their personal information is correct and notify Watkins Therapy Group promptly if a genuine administrative error requires correction.

8. Services That May Not Be Claimable

Private health fund rebates may not be available for:

- Late cancellation fees
- Missed appointment fees
- Reports, letters or forms
- Administrative services
- Case coordination
- Care team meetings
- Training or educational programs
- Employee Assistance Program appointments
- NDIS-funded services
- Appointments paid for by an employer, organisation or other third party
- Services delivered by a counsellor who does not hold recognition with the client's health fund
- Services or appointment formats excluded under the client's policy

Clients must confirm eligibility with their health fund before relying on a rebate.

9. Cancelled and Missed Appointments

Private health fund receipts cannot be issued for counselling services that were not provided.

Where a late cancellation or missed appointment fee is charged under the Watkins Therapy Group Cancellation Policy, the fee is generally not eligible for a private health fund rebate.

The cancellation fee remains payable regardless of whether the client would ordinarily receive a rebate for attended appointments.

10. Rejected or Disputed Claims

Where a claim is rejected, the client should contact their private health fund directly to determine the reason.

Watkins Therapy Group may assist by:

- Confirming the identity of the treating counsellor
- Confirming the date and type of service
- Correcting a genuine administrative error
- Reissuing a receipt where appropriate
- Confirming a provider number held by the treating counsellor

Watkins Therapy Group cannot:

- Override a health fund's decision
- Guarantee that a claim will be reassessed or approved
- Interpret the client's insurance policy
- Negotiate a benefit on the client's behalf
- Accept responsibility for changes made by a health fund

11. Retrospective Claims

Clients should submit claims within the timeframes required by their health fund.

Watkins Therapy Group may reissue receipts for services previously provided where records remain available and the request is reasonable. A reissued receipt does not guarantee that the health fund will accept the claim.

Receipts will not be altered to avoid a health fund's claiming deadline.

12. Privacy and Information Sharing

Watkins Therapy Group will handle personal and health information in accordance with its Privacy Policy and applicable Australian privacy requirements.

Where a health fund requests information to assess or audit a claim, Watkins Therapy Group will only disclose information where:

- The client has provided appropriate consent
- Disclosure is required or authorised by law
- The information is reasonably required to verify billing or provider compliance

Clinical information will not ordinarily be provided to a health fund without the client's knowledge and appropriate authority.

13. Compliance and Misuse

Watkins Therapy Group and its counsellors must comply with the requirements of relevant health funds, professional associations and provider recognition arrangements.

WTG may decline to issue, amend or support a claim where there is concern that the request:

- Is inaccurate or misleading
- Does not reflect the service provided
- Involves the misuse of a provider number
- May breach health fund rules
- May constitute fraudulent or dishonest conduct

Suspected misuse may be reported where required by law, professional obligations or health fund provider agreements.

14. Complaints

Concerns about Watkins Therapy Group's administration of a receipt or provider information may be submitted through the Watkins Therapy Group complaints process.

Concerns about:

- Policy coverage
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- Rebate amounts
 - Waiting periods
 - Annual limits
 - Rejected claims
 - Health fund decisions

should first be directed to the client's private health fund.

WTG cannot investigate or overturn a decision made by a private health insurer.

15. Changes to Health Fund Arrangements

Private health fund recognition, provider requirements, policies and rebate arrangements may change without notice.

Watkins Therapy Group will take reasonable steps to keep its practitioner information accurate. However, clients must confirm their eligibility with their health fund before each course of treatment and whenever their policy, counsellor or appointment format changes.

16. Contact Information

Questions about receipts or counsellor provider information can be directed to:

Watkins Therapy Group
435 Nepean Highway
Frankston Victoria 3199

Phone: (03) 8765 2477
Email: admin@watkinstherapygroup.com.au

17. Policy Review

This policy will be reviewed periodically and updated when there are material changes to Watkins Therapy Group services, private health fund arrangements, professional requirements or relevant legislation.



Policy owner: Director, Watkins Therapy Group

Approved by: Director, Watkins Therapy Group

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Next review: July 2027

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