



## Getting the most out of Medicare

### Medical and allied health services for people with intellectual disabilities

Medicare has been extended a lot in recent years. For many people, it now covers much more than just going to the doctor when you are sick. People with intellectual disabilities can now have an **annual health assessment** by a GP under Medicare.

Other new parts of Medicare will also be useful to many people with intellectual disabilities:

- A GP can write a **GP Management Plan** for a person who has a chronic medical condition. If the person also has complex needs, the GP can also coordinate a **Team Care Arrangement** with other health and care providers.
- **Allied health services** for people with Team Care Arrangements.
- **Group diabetes services** for people with type 2 diabetes.
- For people with mental disorders, a GP can write a **Mental Health Care Plan**. The GP can also refer the person for **psychological and allied mental health treatment**. An intellectual disability is not a “mental disorder” but many people with intellectual disabilities also have mental disorders, for example depression or an anxiety disorder.
- Soon, there should also be specific coverage of diagnosis and treatment of children with **Autism Spectrum Disorder**.

More detail about each of these Medicare items is below. Medicare will cover the full cost of these items if the health professional bulk bills.

If you think that a person with an intellectual disability would benefit from these items, raise it with the person’s GP who can decide if the person is eligible. In their busy practices, GPs will not always be thinking about these items.

Remember that Medicare is for payment of private health professionals. There are also some health services provided or funded by government that do not charge any fees, for example allied health professionals working for State government health and disability services departments.

## **Health assessments for people with intellectual disabilities**

The new Medicare health assessment items provide a framework for GPs to assess the health of patients with an intellectual disability and to identify medical treatment and preventative health care the patient needs.

It is important that people with intellectual disabilities have these assessments each year, as they may have undiagnosed health conditions they are not able to explain or that have not been observed. Research shows that 40% of health problems can usually go undiagnosed in people with intellectual disabilities. Also, people with intellectual disabilities often do not receive the preventative health checks that other people get.

## **GP Management Plans and Team Care Arrangements**

If a person has a chronic medical condition, their doctor can prepare a GP Management Plan for treatment of the condition. A chronic medical condition is one that is present for six months or longer, such as diabetes, asthma, cancer, arthritis, and heart disease.

If the person also has complex care needs and needs help from at least two other health or care providers, the GP can also charge for coordinating Team Care Arrangements with the other service providers.

The doctor usually reviews these plans each six months and prepares new plans after two years.

## **Allied health services**

For a person who has both a GP Management Plan and a Team Care Arrangement, Medicare provides a rebate for some allied health services. The person can claim for up to 5 allied health services each year. The GP needs to use a special referral form.

The allied health professional has to be registered with Medicare and can be an Aboriginal health worker, audiologist, chiropractor, diabetes educator, dietitian, exercise physiologist, mental health worker, occupational therapist, osteopath, physiotherapist, podiatrist, psychologist or speech pathologist.

Also, **before** allied health services are carried out under Medicare, it is necessary that the GP Medicare rebates for a GP Management Plan and Team Care Arrangements have been claimed. You can ring Medicare Australia on 132 011 to check that the GP items have been claimed.

## **Group services for people with type 2 diabetes**

If a person has type 2 diabetes and a GP Management Plan, the doctor can refer the person for group services to help the person manage their diabetes. Each year, this includes:

- An annual assessment and preparation of a group services program by a diabetes educator, dietitian or exercise physiologist.
- Up to eight group sessions covering issues like blood glucose monitoring, food labels, recipes and exercise strategies.

## **Mental Health Care**

GP Mental Health Care items apply to people with a “mental disorder”. An intellectual disability is not a mental disorder but many people with intellectual disabilities also have mental disorders such as a psychosis, mood disorder or anxiety disorder

A GP can prepare a **GP Mental Health Care Plan**, review it regularly and prepare a new plan when required. The GP can also charge for a lengthy GP Mental Health Care Consultation when it is needed.

Patients who have a GP Mental Health Care Plan, or who are being managed by a GP under a “referred psychiatrist assessment and management plan”, can also claim for **allied mental health treatment**. This covers services provided by psychologists, social workers and occupational therapists.

Each calendar year, the person can claim for 12 individual services in two groups of up to six services, and for an additional 12 group services.

## **Children with Autism Spectrum Disorder**

In late 2007, the then Federal Government announced that it would be creating new Medicare items for children aged up to 12 who have Autism Spectrum Disorder, covering:

- Diagnosis and the development of treatment plans by paediatricians and child psychiatrists;
- Developmental psychologists and speech pathologists assisting with assessment; and
- Early intervention treatment by allied health professionals including speech pathologists and occupational therapists.

The then Opposition leader Kevin Rudd said that Labor supported this commitment. The new Government is now looking at implementation of these items.

## **Will Medicare cover the full costs of all these services?**

Before you agree to any health care, it is important to ask about fees and whether the professional bulk bills. Medicare will cover the full cost of bulk billed services. But, if the health professional charges more than the Medicare rebate, then the person will have to pay the difference.

If the person has private health insurance, that may cover some of the services in this fact sheet. You should check on this before the treatment occurs. You also have to choose between claiming on Medicare and claiming on insurance. You cannot claim on both.

Most people with intellectual disabilities will find it hard to pay any gap between a health professional's charge and the Medicare rebate. However, the Extended Medicare Safety Net (EMSN) assists people who have high out-of-pocket costs for out-of-hospital services that are covered by Medicare. Once an annual threshold has been passed, Medicare will pay for 80% of future out-of-pocket costs for out-of-hospital Medicare services. In 2008, the annual threshold for concession cardholders and people who receive Family Tax Benefits (Part A) is \$529.30. For all other individuals and families the annual threshold is \$1,058.70. These amounts are indexed on 1 January each year.

## How can I find the right health professionals?

It can be hard to find GPs and allied health professionals who bulk bill and are skilled in working with people with intellectual disabilities. Here are some ideas:

- Ask around among people with intellectual disabilities, families and advocates that you know.
- Ring government and non-government disability service providers.
- Ring any specialist intellectual disability health services in your area. Some contacts are listed below.
- Ring your local Division of GPs.
- Bulk-billing doctors can be found on the internet – google 'bulk bill doctors' with your suburb name

And don't just ask about private practitioners. Also ask about State services that do not charge for their services.

If you need a long appointment with a GP, try to book a time when the doctor is not so busy, eg mid-week is usually better.

### ***For more information***

See the Enhanced Primary Care section of the Department of Health and Ageing website. This is being updated but should be at [www.health.gov.au/epc](http://www.health.gov.au/epc)

### **Some specialist intellectual disability health services**

#### ***New South Wales***

Developmental Disability Health Unit, Ryde		02 98089287
Diagnosis and Assessment Teams		
Burwood	02 93343700	Chatswood 02 94483182
Kogarah	02 95872444	Parramatta 02 88554200
Randwick	02 93828189	

Victoria – Centre for Developmental Disability Health	03 95012400
Queensland Centre for Intellectual and Developmental Disability	07 38406102
South Australia – Centre for Intellectual Disability Health	08 83978100

*This fact sheet was written in April 2008*