

## Private Health Rebates

### What does a private health rebate actually mean?

Depending on your private health fund you may be eligible for a private health rebate. This means that your private health fund may give you money back after attending your therapy consultation. In order to do this you must present your private health receipt (which is emailed to you after your consultation), to your private health fund. Your eligibility for a rebate and amount will depend on your specific health coverage.

A rebate guide has been provided below for Occupational Therapy Services for 4 of the major health funds. This is intended as a guide only as private health rebates do alter and coverage may be different depending on when you purchased your private health insurance. Coverage also has annual limits that you will need to check with your private health fund. Bodysmart will not be liable for any alterations from rebate rates suggested on the guide below. If you would like to check exactly how much you will get back for Occupational Therapy Services with your specific private health fund please contact them and quote the code for the sessions as listed above in table 1.1.



In using the guide below, the green highlighted section is the estimated amount you will receive as a refund/rebate from your private health fund. The orange section stipulates the estimated amount you will end up paying for each of the different sessions available based on our charges.

## Health Benefits Fund

Consultation	Time	Code for service	Price	Essential saver, Young Singles or Smart Saver Twin Pack	55+ Twin Saver	Essential standard	Extra Essentials	Premium Essentials
Initial Consultation Rebate	30mins	A121	\$59	N/C	\$36	\$36	\$45	\$56
Initial Consultation - Total cost to you after Rebate (ie. gap payment)				\$59	\$59	\$23	\$14	\$3
Subsequent Consultation Rebate	20mins	A021	\$45	N/C	\$20	\$20	\$25	\$33
Subsequent Consultation - Total cost to you after Rebate (ie. gap payment)				\$45	\$25	\$25	\$20	\$12
Extended Consultation Rebate	30mins	A022	\$59	N/C	\$32	\$32	\$40	\$52
Extended Consultation – Total cost to you after rebate (ie. gap payment)				\$59	\$27	\$27	\$19	\$7



## Medibank Private

Consultation	Time	Code for service	Price	First choice Extras	Smart Choice Extras	Blue Ribbon Extras	Blue Ribbon Plus
Initial Consultation Rebate	30mins	A121	\$59	N/C	\$30.20	\$30.20	\$38.60
Initial Consultation - Total cost to you after Rebate (ie. gap payment)				\$59	\$28.80	\$28.80	\$20.40
Subsequent Consultation Rebate	20mins	A021	\$45	N/C	\$24.60	\$24.60	\$32.80
Subsequent Consultation - Total cost to you after Rebate (ie. gap payment)				\$45	\$20.40	\$20.40	\$12.20
Extended Consultation Rebate	30mins	A022	\$59	N/C	31.50	31.50	42.00
Extended Consultation – Total cost to you after rebate (ie. gap payment)				\$59	\$27.50	\$27.50	\$17.00



## Health Insurance Fund

Consultation	Time	Code for service	Price	Saver Options and Special Options	Super Cover	Premium Cover
Initial Consultation Rebate	30mins	A121	\$59	N/C	45	60
Initial Consultation - Total cost to you after Rebate (ie. gap payment)				\$59	\$14	\$0
Subsequent Consultation Rebate	20mins	A021	\$45	N/C	25	27
Subsequent Consultation - Total cost to you after Rebate (ie. gap payment)					\$20	\$18
Extended Consultation Rebate	30mins	A022	\$59	N/C	N/C	N/C
Extended Consultation – Total cost to you after rebate (ie. gap payment)				\$59	\$59	\$59



## MBF Health Insurance

NB: MBF has an extensive range of covers available and they advised Bodysmart that clients contact them directly to check coverage. The table above is only a very basic indication of what you may get back on some of the low, mid and high level covers. MBF has given Bodysmart the indication that the following health plans are covered with MBF: Essentials Extra, Premium Extras, Family First, Health Smart Diamond, Health Smart Gold, Select Extras, Classic Extras, Corporate Visitors Cover, Everyday Extras. This list is not exclusive and other plans may have OT coverage.

Consultation	Time	Code for service	Price	Low –mid level coverage (guide)	MBF Essential Extras	MBF premium Extras
Initial Consultation Rebate	30mins	A121	\$59	35	\$42.80	\$57.5
Initial Consultation - Total cost to you after Rebate (ie. gap payment)				\$24.00	\$16.20	\$1.50
Subsequent Consultation Rebate	20mins	A021	\$45	23.00	\$21.70	\$28.95
Subsequent Consultation - Total cost to you after Rebate (ie. gap payment)				\$22	\$23.30	\$16.05
Extended Consultation Rebate	30mins	A022	\$59	\$25	\$42	\$56
Extended Consultation – Total cost to you after rebate (ie gap payment)				\$34	\$17	\$3