

How to choose a psychologist

How the Medicare rebate works, how many sessions you get, and how to tell a registered psychologist from an unregulated counsellor

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Psychology is the one health service where the gap between a registered practitioner and an unregistered one is both large and invisible. "Counsellor" and "therapist" are not protected titles in Australia, so anyone can use them. "Psychologist" is protected, and checking takes two minutes.

What it should cost

A session with a registered psychologist commonly costs somewhere between about \$200 and \$280 for a longer initial session and around \$190 to \$250 for subsequent ones. The Medicare rebate under a Mental Health Treatment Plan covers part of that - a 50-minute session with a registered psychologist (MBS item 80110) attracts a benefit of \$101.55 from 1 July 2026 - so a typical out-of-pocket gap is often in the range of \$90 to \$150 per session.

Private health insurance extras often cover psychology, sometimes with a higher annual limit than other services. Check your remaining balance and whether the practitioner is a recognised provider before booking.

Fees vary with the practitioner's experience and whether they have an endorsement in a clinical specialty. Clinical psychologists attract a higher rebate than registered psychologists. Ask for the fee before the first appointment, because it is a normal question and a practitioner who resists it is worth reconsidering.

What the law requires

A psychologist must be registered with AHPRA and hold an approved qualification plus supervised practice. You can search the public register by name to confirm registration and whether there are any conditions on it.

Sessions are confidential with defined limits: where there is a serious risk of harm to you or someone else, where a court orders disclosure, or where child safety obligations apply. A practitioner should explain those limits at the first session rather than leaving you to discover them.

Medicare gives up to 10 individual and 10 group therapy sessions per calendar year under the Better Access initiative, and you need a Mental Health Treatment Plan plus a valid referral from a GP to claim any of them. The individual sessions usually come in an initial course of up to six, with the remainder available on a further referral within the same calendar year.

Red flags

Being unable to confirm AHPRA registration, or avoiding the question.

An open-ended course of sessions with no review point and no stated goals.

No clear answer about confidentiality and its limits.

A fee higher than the market for someone without the experience to justify it.

Pressure to continue past the number of sessions you planned or can afford.

A practitioner who does not ask what you want out of the sessions.

What good looks like

Registration is stated plainly and verified easily.

Fee, gap, cancellation terms and wait time are all stated before you book.

They set out an approach and a review point - what should change by when.

They explain confidentiality and its limits at the start.

They are direct about whether they are the right person for your problem, and will refer on if not.

What to ask

- "Are you a registered psychologist, and what is your registration number?"
- "What is your fee, and what will the gap be after the Medicare rebate?"
- "Do you work with the particular problem I am bringing?"
- "What approach do you use, and what does the plan look like - how many sessions, and how will we know it is working?"
- "What are the limits on confidentiality?"
- "What happens if I need to cancel, and is there a cancellation fee?"
- "How long is the waiting list?"

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