

# Information about Health Funds

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# GETTING STARTED WITH HEALTH PROVIDER NUMBERS

It can take a few months to be issued with all your health fund provider numbers. Below is a simple 4-step guide to getting yourself up and running as a health fund provider.

## **STEP 1 - Send all the required documentation to AMT**

AMT can only forward your details to the funds when we have all your paperwork, including copies of your:

- professional indemnity insurance
- current HLT first aid
- national police check
- Practice address details

## **STEP 2 - Check the provider recognition criteria to see which funds will recognise you as a provider**

The provider recognition criteria (on page 8) shows which funds recognise your qualification. There is 1 fund that recognises Certificate IV graduates and around 45 funds that recognise graduates of Diploma qualifications. If you have pre-HLT qualifications, you will need to stay current with first aid, insurance and continuing education to guarantee the continuity of your provider status.

### **ARHG provider requirements**

ARHG recognises members with Nationally Recognised Qualifications in Remedial Massage, Myotherapy and Traditional Chinese Medicine Remedial Massage who have completed at least 200 hours of supervised clinic conducted on campus supervised by a trainer with the appropriate qualifications.

ARHG requires providers to hold at least \$2 million dollars' professional indemnity and 10 million dollars' public liability insurance per claim (i.e. this means each and every claim, not claims in the aggregate).

### **BUPA provider requirements**

BUPA requires providers to hold at least \$2 million dollars professional indemnity insurance per claim (i.e. this means each and every claim, not claims in the aggregate).

### **Medibank Private/AHM and HCF recognition criteria**

Medibank Private/AHM and HCF have duration requirements for the Diploma of Remedial Massage. To be registered with those funds, you will need to have completed a Diploma over at least one year full-time or 18 months part time. HCF also requires a minimum of 200 hours of supervised clinical practice be completed as part of the Diploma. AMT requires a letter from your RTO stating that your training meets the criteria to forward your details to these funds. This duration requirement does not include time taken to complete Certificate IV competencies.

## **STEP 3 - Wait to receive notification of your provider numbers**

Each fund has a specified reporting cycle so it is not possible for AMT to get your name on provider lists on the same day we receive your documentation. Although AMT's administrative processes are prompt and efficient, we are at the mercy of the funds in terms of their data processing. It can take some funds up to 6 weeks to notify you of your provider number.

**STEP 4 - Include all the required information on receipts.** There is information on receipting requirements on page 6 of this document and in the AMT Code of Practice. AMT members are required to adhere to the receipting standard in the Code of Practice. Please note that providing false receipts is fraud and punishable by law.

# KEEPING TRACK OF YOUR PROVIDER NUMBERS

The following table shows which funds will notify you directly of your provider number(s) and which funds use your AMT member number as an identifier.

ahm Health Insurance	<p>AHM will forward your provider number/s to AMT. You will receive separate provider numbers for each practice address registered with AHM.</p> <p>You will need to login to your members portal <a href="https://members.amt.org.au">members.amt.org.au</a> to access your AHM provider number/s.</p>
ARHG (Australian Regional Health Group)	<p>Your provider number for Remedial Therapy services is AWXXXXXR and for Massage Therapy services is AWXXXXXM. Where the 5 X's is your 5-digit member number for example AW12345R.</p> <p>If your membership number is 4-digits then your provider number will be AW0XXXXR for Remedial Therapy services and AW0XXXXM for Massage Therapy services. Where the 4 X's is your 4-digit member number for example AW01234M.</p> <p>This number is used for all practice addresses registered with ARHG.</p>
Australian Unity	You will need to call Australian Unity on 1800 035 360 to obtain your provider number/s. If you have more than one practice address you will receive separate numbers for each address.
BUPA	AMT will notify you of your provider number via email. If you have more than one practice address you will receive separate numbers for each address.
CBHS	Your provider number is AMTXXXX, where the X's are your 4 or 5 digit member number for example AMT1234. This number is used for all practice addresses registered with the CBHS.
Doctors' Fund	Your provider number is AMXXXX, where the X's are your 4 or 5 digit member number for example AM1234. This number is used for all practice addresses registered with the Doctors' Fund.
HCF	Your provider number is AMTXXXX, where the X's are your 4 or 5 digit member number for example AMT1234. This number is used for all practice addresses registered with the HCF.
Medibank Private	AMT will notify you of your provider number via email. If you have more than one practice address you will receive separate numbers for each address, up to a maximum of three addresses.
nib	Your provider number is AMTXXXX, where the X's are your 4 or 5 digit member number for example AMT1234. This number is used for all practice addresses registered with the NIB.
VIC Worksafe	VIC Worksafe will notify you of your provider number via mail.

# HEALTH FUND PROVIDER ARRANGEMENTS - WHO IS RESPONSIBLE FOR WHAT?

This information will help you to understand who has responsibility for administering each aspect of health fund provider arrangements.

## **The private health funds:**

- set provider recognition criteria, which they can modify at any time.
- accredit AMT as a guarantor on behalf of members. AMT has contracts with the funds and must abide by the recognition criteria set out in these agreements.
- determine how and when AMT will report members' details.
- determine how and when provider numbers will be issued.
- have the right to suspend or cancel a provider's recognition

## **AMT:**

- abides by the provider recognition criteria set by the funds. These terms are written into a contract or agreement that AMT must sign.
- reports directly to the funds on member eligibility for provider status in a reporting cycle that is determined by the funds. This includes providing updates of changes such as new practice or mailing addresses, and changes of name.

## **You:**

- retain a copy of your provider numbers.
- contact the health fund(s) directly for your provider number(s)
- contact the health fund(s) directly when your client has difficulty with a claim. AMT can only assist if the fund informs you that you are not registered with them.
- inform AMT promptly of any changes to your details, such as new practice or mailing addresses
- submit copies of your HLT first aid, insurance certificate of currency, national police check, CPD reflection/documentation and renewal fees before the due date.
- abide by the various health fund Terms and Conditions. These are available for download from the AMT website:  
**<http://www.amt.org.au/members/health-fund-info.html>**
- maintain compliance with the AMT Code of Practice and Code of Ethics, including maintaining appropriate treatment records.

# HEALTH FUND REPORTING CYCLE

Reports to individual health funds are sent on various days throughout the month. This reporting cycle is set by the funds so AMT has no influence over when data can be sent across to the funds. Thus, it is not possible for AMT to send interim updates to particular funds.

**The reports to each fund are sent on or around the dates below:**

Health Fund	Day of the Month
AHM	20th
ARHG	12th
Australian Unity	30th
BUPA	15th and 30th
CBHS	15th
Doctors' Fund	15th
HCF	5th – 8th
Medibank Private	Second and fourth Monday of the month
NIB	15th and 30th
VIC WorkSafe	15th

AMT works diligently to ensure that health fund reports are sent out on time. Once we have forwarded data to the funds, we are at the mercy of their administration processes and cannot control how long it takes the funds to process the data.

It can take between 4-6 weeks from the time you become compliant on AMT's system or change/update your details for your provider numbers to be issued.

So what should you do if you treat clients during this interim period? You must still issue a receipt for treatments but instruct clients to hold off making a claim for at least a month. Inform your clients that your application for a provider number is currently being processed and may take up to six weeks to come through. This gives the funds time to process the lists that AMT has forwarded and prevents a potentially embarrassing scenario where a client's claim is rejected.

# HEALTH FUND RECEIPTING

To ensure that your clients can make hassle-free claims with their health funds, you must provide them with a formal receipt that is formatted correctly and contains all the required information. AMT has prepared this information to assist you with this. For further information on receipting please refer to the AMT Code of Practice.

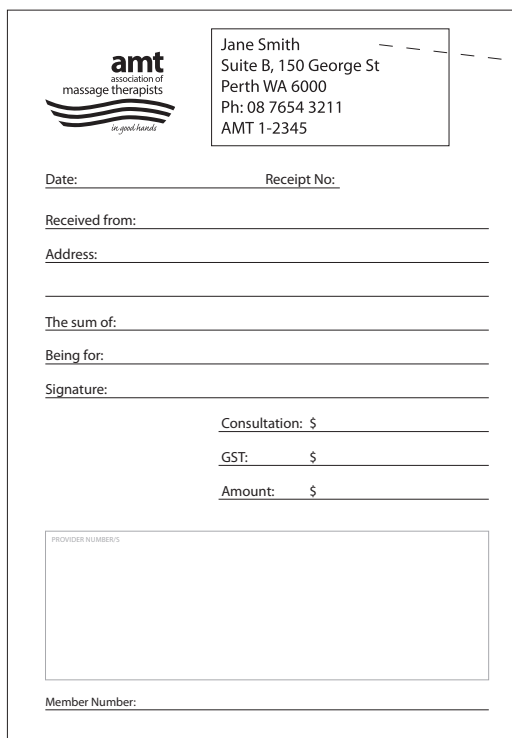
The following details must be clearly printed on receipts, invoices and tax invoices (i.e. it cannot be handwritten):

- Name of the therapist who gave the treatment
- Business name if applicable
- Practice address. This must be a street address not a PO Box.
- Contact number
- AMT member number
- ABN if applicable

The following details must also be included but may be handwritten:

- Client's name and address
- Date of treatment
- Nature of treatment
- Health Fund provider number(s)
- Fee
- Date of payment

You must give an accurate description of the treatment performed on your receipts (e.g. Remedial Massage, Chinese Medicine Remedial Massage, Myotherapy etc). Issuing a receipt for services that did not take place is a form of fraud and is punishable by law. Do not allow your clients to pressure you into committing fraud. It will result in you being deregistered by the funds and suspended from AMT.



The image shows a receipt template for the Association of Massage Therapists (AMT). At the top left is the AMT logo with the tagline 'in good hands'. To the right of the logo is a box containing the following text: 'Jane Smith', 'Suite B, 150 George St', 'Perth WA 6000', 'Ph: 08 7654 3211', and 'AMT 1-2345'. Below the logo and box are several fields for receipt information: 'Date:', 'Receipt No:', 'Received from:', 'Address:', 'The sum of:', 'Being for:', and 'Signature:'. To the right of these fields are three lines for 'Consultation: \$', 'GST: \$', and 'Amount: \$'. At the bottom left is a large box labeled 'PROVIDER NUMBER(S)' and at the bottom right is a line for 'Member Number:'.

This information must be in the form of a stamp or address label, it cannot be handwritten. Provider numbers may be handwritten although it's preferable to have them printed.

## Recognised modalities

The following table shows which modalities are recognised by the various funds. You must hold a recognised qualification to write receipts for each of these modalities.

Fund	Recognised Modalities
AHM	Remedial Massage Myotherapy
ARHG	Massage Therapy Remedial Massage Myotherapy
Australian Unity	Remedial Massage Myotherapy
BUPA	Remedial Massage Traditional Chinese Medicine Remedial Massage Myotherapy
CBHS	Acupressure Deep Tissue Massage Lymphatic Drainage Myotherapy Remedial Massage Traditional Chinese Medicine Remedial Massage Sports Massage Swedish Massage Therapeutic Massage
Doctors' Fund	Remedial Massage Myotherapy
HCF	Remedial Massage Myotherapy
Medibank Private	Remedial Massage Myotherapy
NIB	Remedial Massage Myotherapy



# PROVIDER RECOGNITION CRITERIA

AMT has negotiated provider status on behalf of members with the Health Funds listed. All funds require a minimum of \$1 million insurance, first aid and CEUs.

HEALTH FUNDS AND SOCIETIES			CRITERIA
ahm Health Insurance			These funds recognise members with HLT52015, HLT50307 Diploma of Remedial Massage, 22316VIC or 22248VIC Advanced Diploma of Myotherapy, 21920VIC or 21511VIC Advanced Diploma of Remedial Massage (Myotherapy). Providers must also meet Medibank/AHM's Diploma duration requirement of one year to be eligible.
Medibank Private			
A.C.A Health Benefits Fund	Budget Direct	CUA Health Limited	ARHG recognises members with Nationally Recognised Qualifications in Remedial Massage, Myotherapy and Traditional Chinese Medicine Remedial Massage who have completed at least 200 hours of supervised clinic. Existing providers remain eligible.
Defence Health	Frank Health Insurance	GMBHA	
HBF	Healthcare Australia	Healthcare Insurance	
health.com.au	Health Partners	HIF	ARHG providers must hold at least \$2 million dollars' professional indemnity and 10 million dollars' public liability insurance per claim (i.e. this means each and every claim, not claims in the aggregate).
Hunter Health Insurance	Latrobe Health Services	Lysaght Peoplecare	
Mildura District Hospital Fund	myOwn Health	Navy Health Fund	They require you to use their provider number. This number is AWXXXXXR for Remedial Therapy services is and for AWXXXXXM for Massage Therapy services, where the 5 X's is your 5-digit member number for example AW12345R.
Nurses & Midwives Health	Onemedifund	Peoplecare Health Insurance	
Pheonix Health Fund	Police Health Fund	Queensland Country Health	
RACQ	Railway & Transport Health Fund	Reserve Bank Health Society	If your membership number is 4-digits then your provider number will be AW0XXXXR for Remedial Therapy services and AW0XXXXM for Massage Therapy services, where the 4 X's is your 4-digit member number for example AW01234M.
St. Lukes Health	Teachers Federation Health	Transport Union Health	
Transport Health	Westfund		
Australian Unity			Australian Unity recognises members with HLT52015, HLT50307 Diploma of Remedial Massage, HLT52115, HLT50112/07/02 Diploma of Traditional Chinese Medicine Remedial Massage, 22316 VIC or 22248VIC Advanced Diploma Myotherapy, 21920VIC or 21511VIC Advanced Diploma of Remedial Massage (Myotherapy) and Advanced Diploma of Health Science (Soft Tissue Therapy).  Existing Senior Level One and Two providers remain eligible.
BUPA			BUPA recognises members with HLT52015, HLT50307 Diploma of Remedial Massage, HLT52115, HLT50112/07 Diploma of Traditional Chinese Medicine Remedial Massage, HLT52215, 22316VIC or 22248VIC Advanced Diploma of Myotherapy, 21920VIC or 21511VIC Advanced Diploma of Remedial Massage (Myotherapy). Existing providers remain eligible. Providers must also meet BUPA's \$2million professional indemnity insurance requirement to be eligible.
CBHS Health Fund Ltd			CBHS recognises all AMT practitioner levels.
Doctors' Health Fund			Doctors' Fund recognises members with HLT52015, HLT 50307 Diploma of Remedial Massage, Advanced Diploma of Health Science (Soft Tissue Therapy), Advanced Diploma of Remedial Massage (Myotherapy) and Bachelor of Health Science (Musculoskeletal Therapy). Existing providers remain eligible. They require you to use their provider number. This number is AMXXXX, where the Xs are your 4 or 5-digit AMT membership number.
HCF			HCF recognises members with HLT52015, HLT50307 Diploma of Remedial Massage, 22316VIC or 22248VIC Advanced Diploma Myotherapy , 21920VIC or 21511VIC Advanced Diploma of Remedial Massage (Myotherapy). Existing providers remain eligible. Providers must also meet HCF's Diploma duration requirement of one year and have completed a minimum of 200 hours of supervised clinical practice as part of the qualification to be eligible.
NIB			NIB recognises members with HLT52015, HLT50307 Diploma of Remedial Massage, HLT52115, 22316VIC or 22248VIC Advanced Diploma Myotherapy, 21920VIC or 21511VIC Advanced Diploma of Remedial Massage (Myotherapy).
AAMI Health Insurance	APIA Health Insurance		
GU Health	Qantas Health Insurance		
WorkSafe Victoria			Worksafe Victoria recognises Senior Level One and Two members.

## To be eligible to remain on the above Health Fund lists you must:

1. Be financial and have a commitment to ongoing education (ie: an average of 20 CPD Hours per year)
2. Provide your clients with a formal receipt, either computer generated, or with rubber stamp or address label clearly indicating practitioner's name, AMT member number (eg: AMT 1-1234), practice address (no PO Box numbers) and phone number. Client's name, date of treatment, nature of treatment (ie: Remedial Massage), and particular health fund provider number may be handwritten.
3. Provide AMT Head Office with a practice address (or business address for mobile practitioners; no PO Boxes) - failure to supply these details to us will result in your name being removed from health fund listings.
4. Notify AMT HO of up to four practice addresses. Medibank Private will only issue provider numbers for three practices.

Please check the AMT website for further information on specific Health Fund requirements: [www.amt.org.au](http://www.amt.org.au)

# HEALTH FUND CONTACT NUMBERS

AHM	134 246 – Ask for Provider Liaison Officer
ARHG	03 9873 9253 - Nikki Chace
Australian Unity	1800 035 360 - Member and Provider Services Team
BUPA	1800 060 239
CBHS	1300 654 123 - Provider Relations
Doctors' Fund	1800 226 126 - Ask for Provider Department
HCF	1300 799 275 or 02 9290 0158 - Provider Relations
Medibank Private	1300 654 887 - Provider Helpdesk
NIB	1800 175 377 - Provider Hotline
WorkSafe Victoria	03 9641 1444

# FREQUENTLY ASKED QUESTIONS

## **What information should I keep up to date with Head Office?**

Please notify Head Office as soon as possible when you:

- Change your practice address
- Add practice addresses to your existing address(es)
- Change your mailing address
- Change your email address
- Change your name (evidence is required e.g. marriage certificate)
- Renew your First Aid certificate (a copy of the certificate is required)
- Renew your Insurance (a copy of the Certificate of Currency is required)
- Renew your National Police Check (a copy of the certificate is required)

It is important that Head Office is notified of these changes promptly so that the information is reported to the health funds and claims can continue to be paid out to your clients without interruption.

## **Is the information that I supply to Head Office immediately updated with the health funds?**

No. Each of the health funds has a specified reporting cycle. For most of the funds, this cycle is monthly. Each fund has appointed a particular day on which AMT must submit a report.

## **Does the health fund reporting cycle affect me in other ways?**

To maintain your provider recognition with Health funds you cannot:

- allow your AMT membership to lapse
- allow your first aid to lapse
- allow your insurance to lapse
- allow your national police check to lapse
- fall below the tally of 20 CPD Hours per year

If you fall off the Health funds for any one of the above reasons, the funds will not backdate you once you are up-to-date again. The new provider legislation does not allow this practice. For this reason, we cannot give you an extension on supplying us with all the relevant documentation that demonstrates your currency with all of the above. Head Office sends out reminders if it looks as though you are going to fall off the list but it is your responsibility to have everything up-to-date.

## **What if I have pre-HLT qualifications?**

If you fall off the provider lists, we cannot guarantee that we will be able to reinstate you. Most of the health funds now require HLT qualifications. We can continue to grandfather you as a provider only as long as you maintain currency of CEUs, first aid, insurance and national police check.

## **How can I be sure my details are up-to-date with Head Office?**

Every endeavour is made to inform you when we receive critical documents, such as insurance and first aid certificates. However, if you do not hear from us, we recommended that you check. Occasionally, blank pages are faxed through or information is sent to the wrong email address.

### **What evidence do I need to supply to AMT for provider status with Medibank Private/AHM and HCF?**

You will need to supply AMT with a letter from your RTO that states that your training meets the following minimum standards:

- Minimum Education Requirements means HLT50307 Diploma of Remedial Massage (or later equivalents) in which the course duration is at a minimum 12 months for full time students or 18 months part time students (this period does not include the Certificate IV in Massage Therapy competencies) and that requires a minimum of 20% of the course to contain clinical training to be conducted on campus supervised by a trainer with the appropriate qualifications. Also, the following practical components which require skills based knowledge should also be delivered on campus – surface anatomy, palpation, clinical examination, assessment of conditions, treatment plans, tactile therapies massage techniques and other associated therapeutics and techniques.

***HCF also require a minimum of 200 hours of supervised clinical practice be completed as part of the Diploma.***

### **Can gift vouchers/certificates for massage services be claimed through the health funds?**

No. Gift vouchers/certificates are not claimable through the health funds because the person paying for the gift is not receiving the treatment and the person redeeming the gift has not paid for the treatment. The receipt issued must clearly state that it is for a gift voucher/certificate, not for a treatment.





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association of massage therapists