



**ATMS**  
Australian Traditional-  
Medicine Society



# White Paper 6

Understanding Health Fund  
Recognition & Coverage

*For Natural Therapies in Australia*

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# Executive Summary

- Private Health Insurance (PHI) rebates remain a critical marker of professional recognition for natural medicine practitioners. After rebates for most natural therapies were removed in 2019, the Australian Government reversed course in 2025.
- From 1 July 2025, seven natural therapies were legislated for reinstatement of rebate eligibility.
- Alexander Technique
- Naturopathy
- Pilates
- Shiatsu
- Tai Chi
- Western Herbal Medicine
- Yoga



**Annie Gibbins**  
Chief Executive Officer.

Health Ministers Announcement



However, these rebates are not yet operational. Each health fund must update provider recognition systems, allocate provider numbers, create item codes, and establish benefit structures. Until this occurs, patients cannot yet claim.

ATMS has been at the forefront of advocacy, leading submissions to government, hosting major member briefings, publishing evidence in peer-reviewed journals, and holding ongoing meetings with Private Healthcare Australia (PHA) and insurers to accelerate roll-out.

This paper explains:

- Which modalities are currently eligible for rebates
- Which have been reinstated but are awaiting fund implementation
- The legislative and regulatory framework, including NTREAP's 13 meetings (2021-2024)
- ATMS's leadership in advocacy and implementation
- Compliance and invoicing requirements for members







# 1. Legislative Background

- Private Health Insurance Act 2007 and PHI (Accreditation) Rules 2011 govern eligibility of health services for rebates.
- On 1 April 2019, rebates for most natural therapies were removed following the 2015–2019 Natural Therapies Review.
- The Natural Therapies Review Expert Advisory Panel (NTREAP) met 13 times between 2021 and December 2024 to oversee updated evidence reviews and advise the Minister.
- In July 2025, the Government legislated reinstatement of seven therapies, published in PHI Legislation Amendment Rules (No. 5) 2025.
- Implementation requires each private health insurer to update systems, provider recognition processes, item codes, and benefits, before rebates become claimable.



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## **2. Modalities Currently Eligible for Rebates**

Australian health funds offer "ancillary" cover, also known as "extras" cover, for out-of-hospital health services and treatments not covered by Medicare. This type of insurance helps pay for services like dental, optical (glasses), physiotherapy, chiropractic, and certain complementary therapies, with the extent of cover depending on the specific health fund and policy chosen.

Consumers can get extras-only cover or a combined package with hospital cover, and policies typically have waiting periods and annual limits on how much you can claim back.

Health Funds independently determine which modalities receive rebates.



As of October 2025, patients of ATMS members with Health Fund Provider numbers may claim PHI rebates for:

HEALTH FUND UPDATE	Acupuncture	Chinese Herbal Medicine	Counseling	Hypnotherapy	Myotherapy	Nutrition	Remedial Massage (Certificate)	Remedial Massage (HLT Diploma or higher level qualification)	Traditional Chinese Remedial Massage (HLT Diploma or higher level qualification)
Australian Health Management	✓	✓	✓	✓	✓	✓	✓	✓	✓
Australian Regional Health Group	✓	✓	✓	✓	✓	✓	✓	✓	✓
ACA Health Benefits Fund	✓	✓	✓	✓	✓	✓	✓	✓	✓
Defence Health	✓	✓	✓	✓	✓	✓	✓	✓	✓
GMHBA (Geelong Medical)	✓	✓	✓	✓	✓	✓	✓	✓	✓
Frank Health Fund & Health.com.au	✓	✓	✓	✓	✓	✓	✓	✓	✓
Health Care Insurance Limited	✓	✓	✓	✓	✓	✓	✓	✓	✓
HBF	✓	✓	✓	✓	✓	✓	✓	✓	✓
Health Partners	✓	✓	✓	✓	✓	✓	✓	✓	✓
HIF (Health Insurance Fund of WA)	✓	✓	✓	✓	✓	✓	✓	✓	✓
Hunter Health (previously known as Cessnock DHB)	✓	✓	✓	✓	✓	✓	✓	✓	✓
Latrobe Health Services	✓	✓	✓	✓	✓	✓	✓	✓	✓
MDHF (Mildura District Hospital Fund)	✓	✓	✓	✓	✓	✓	✓	✓	✓
AIA Health (previously known as MyOwn Health)	✓	✓	✓	✓	✓	✓	✓	✓	✓
Navy Health Fund	✓	✓	✓	✓	✓	✓	✓	✓	✓
Nurses & Midwives Health	✓	✓	✓	✓	✓	✓	✓	✓	✓
Onemedifund	✓	✓	✓	✓	✓	✓	✓	✓	✓
Peoplecare Health Insurance	✓	✓	✓	✓	✓	✓	✓	✓	✓
Phoenix Health Fund	✓	✓	✓	✓	✓	✓	✓	✓	✓
Police Health Fund (including Emergency Services)	✓	✓	✓	✓	✓	✓	✓	✓	✓
Queensland Country Health	✓	✓	✓	✓	✓	✓	✓	✓	✓
Reserve Bank Health Society	✓	✓	✓	✓	✓	✓	✓	✓	✓
RT Health	✓	✓	✓	✓	✓	✓	✓	✓	✓
See-u by HBF (previously CUA)	✓	✓	✓	✓	✓	✓	✓	✓	✓
St Lukes	✓	✓	✓	✓	✓	✓	✓	✓	✓
Teachers Health	✓	✓	✓	✓	✓	✓	✓	✓	✓
Teachers Union Health	✓	✓	✓	✓	✓	✓	✓	✓	✓
Transport Health	✓	✓	✓	✓	✓	✓	✓	✓	✓
Westfund	✓	✓	✓	✓	✓	✓	✓	✓	✓
Doctors Health Fund	✓	✓	✓	✓	✓	✓	✓	✓	✓
Australian Unity	✓	✓	✓	✓	✓	✓	✓	✓	✓
BUPA	✓	✓	✓	✓	✓	✓	✓	✓	✓
CBHS Health Fund	✓	✓	✓	✓	✓	✓	✓	✓	✓
HCF	✓	✓	✓	✓	✓	✓	✓	✓	✓
Medibank Private	✓	✓	✓	✓	✓	✓	✓	✓	✓
NIB	✓	✓	✓	✓	✓	✓	✓	✓	✓

✓ Therapy covered by Fund ----- ✗ Please note that this table is only a guide to show what funds cover ATMS accredited modalities. If the modality that you are accredited for is not listed, this means that no health fund covers the modality. The only exceptions are Chiropractic and Osteopathy. ATMS accreditation in a modality does not guarantee provider status as all funds have their individual set of strict eligibility requirements. Please see our website [www.atms.com.au](http://www.atms.com.au) or contact our office for current requirements. Rebates do not usually cover medicines, only face to face consultations. For further rebate terms and conditions, patients should contact their health fund. Policies may change without prior notice. [1]

- ✗ ARHG are only recognising Remedial Therapists who are accredited for this modality and were approved for ARHG Provider status under their old criteria. [2]
- ✗ ARHG are recognising Chinese Massage, however the eligibility requirements and provider number is exactly the same as Remedial Massage. See ARHG Health Fund Information for further information. [3]



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### 3. Modalities Legislated for Reinstatement (from 1 July 2025)

- Alexander Technique
- Naturopathy
- Pilates
- Shiatsu
- Tai Chi
- Western Herbal Medicine
- Yoga

**Important:** While legislated, rebates cannot yet be claimed. Health funds must operationalise system changes before benefits are available. Premature advertising may breach the Australian Consumer Law (ACL).





## 4. ATMS Leadership

ATMS has driven advocacy and member support throughout:

- Submissions to NTREAP providing evidence for reinstatement.
- 13 consultations and reviews through NTREAP between 2021 and 2024.
- 1,000-member webinar (July 2025) explaining the reinstatement and fund roll-out process.
- Survey data published in the Australasian Journal of Natural Medicine (Sept 2025) evidencing consumer demand.
- Ongoing meetings with PHA and insurers to accelerate provider number allocation and benefit structures.
- Member updates and guidance through newsletters, website, and health fund portal.



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## **5. Compliance & Invoicing Requirements**

- Only Accredited ATMS Members may issue invoices under their own provider number.
- Invoices must clearly list: practitioner name, ATMS number, qualification, service provided, date, and cost.
- Members must not advertise rebates for reinstated therapies until funds confirm implementation.
- Fraudulent invoicing, such as using another member's provider number, constitutes a criminal offence and will result in expulsion from ATMS and possible prosecution.



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## **6. Implications for Members**

- Patients may only claim rebates for modalities listed in Section 2 until health funds confirm roll-out of reinstated modalities.
- ATMS will issue member alerts once funds operationalise benefits for the seven reinstated therapies.
- Members must review practice materials, invoices, and advertising to ensure strict compliance.
- ATMS continues lobbying for expanded recognition of additional natural therapies.



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## 7. Member Checklist

- ✓ Confirm your modality's eligibility via the ATMS Health Funds Portal
- ✓ Only use your own ATMS provider number
- ✓ Itemise treatment type, date, and cost on invoices
- ✓ Do not advertise rebates for reinstated therapies until confirmed
- ✓ Stay updated via ATMS newsletters and alerts





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## 8. References

- Private Health Insurance Act 2007: Federal Register of Legislation
- PHI Accreditation Rules 2011: Federal Register of Legislation
- PHI Legislation Amendment Rules (No. 5) 2025: Federal Register of Legislation
- Private Health Australia: PHA Website
- ATMS Health Funds Information: ATMS Website
- ATMS Member Portal



## 9. About ATMS

The Australian Traditional-Medicine Society (ATMS) is the leading professional association for natural medicine practitioners in Australia. Founded in 1984, ATMS has been at the forefront of advocating for, supporting, and promoting high standards in natural healthcare for over 40 years. Our members include accredited practitioners, students, and industry professionals committed to delivering safe, effective, and evidence-informed natural medicine.

As a not-for-profit, membership-based organisation, ATMS is dedicated to ensuring professionalism, ethical practice, and continued education within the natural medicine industry. We engage with government bodies, regulatory agencies, and industry partners to advance the recognition of natural medicine and advocate for policies that support our members and the wider community.

ATMS exists to:

- Promote natural medicine as a vital part of Australia's healthcare system.
- Represent practitioners at all levels of government, industry, and regulation.
- Support members by providing education, professional development, and advocacy.
- Encourage the highest standards of professionalism and ethical practice.



We believe in freedom of choice in healthcare and work to ensure that natural medicine remains accessible, recognised, and respected.

## **OUR VALUES**

### **Integrity**

- We build trust through responsible action.
- We embrace freedom of choice and respect diversity in healthcare.

### **Excellence**

- We strive for the highest standards in practice, education, and research.
- We continuously adapt, learn, and grow to meet the evolving needs of our members.

### **Leadership**

- We advocate, collaborate, and engage with government and industry stakeholders.
- We aspire to lead through innovation, research, and professional support.

### **Passion**

- We believe in the power of natural medicine to improve lives.
- We honour traditional principles while embracing evidence-informed practice.

### **Member-Focused**

- We prioritise the growth, success, and recognition of our members.
- Our members are at the heart of everything we do.




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## 10. Contact Us


 Website  
[atms.com.au](https://atms.com.au)

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