



Understand your options for supporting your child's communication

If you're concerned about your child's speech or communication, you're not alone.

For many families, the cost of therapy can feel like a barrier. Medicare may help cover part of the cost for eligible children and young people, but understanding Medicare-supported speech therapy can feel confusing.

This guide explains your options and how to get started.



Medicare Support For Speech Therapy

Medicare may provide rebates for speech therapy sessions with a qualified speech pathologist.

There are two main Medicare pathways that may help cover the cost, depending on your child's needs and eligibility:

GP Chronic Condition Management Plan	Up to 5 Medicare-rebated sessions per year
Medicare (M10) – Complex Neurodevelopmental Conditions & Eligible Disabilities	Up to 8 Medicare-rebated assessment sessions and 20 therapy sessions (lifetime cap) for children with eligible communication conditions

Medicare provides a rebate for each session. This does not cover the full cost, and a gap fee usually applies.

Some children may be able to access **both** pathways, depending on their eligibility.



GP Chronic Condition Management Plan

Medicare may provide rebates for speech therapy through a GP Chronic Condition Management Plan, organised by your GP.



What does this include?

- Up to **5 Medicare-rebated sessions per calendar year**
- A care plan prepared by your GP (called a GP Management Plan and Team Care Arrangement)

Medicare provides a rebate for each session. A gap fee usually applies.



Who can access it?

A child may be eligible if:

- They have a chronic medical condition lasting, or expected to last, 6 months or more
- Their GP believes a coordinated care plan would support their needs
- They have a valid Medicare card

There is no set list of eligible conditions. Eligibility is based on your GP's clinical judgement and understanding of your child's ongoing care needs.



Important to know

- A standard referral letter alone is not enough to claim Medicare rebates
- Your GP must prepare a GP Chronic Condition Management Plan before sessions begin in order for you to be able to claim a rebate on therapy
- The 5 sessions may be shared across allied health providers

Medicare (M10) – Complex Neurodevelopmental Conditions & Eligible Disabilities

Medicare may provide additional support for children and young people with certain communication conditions under the Complex neurodevelopmental disorder and eligible disability (M10) pathway.



What does this include?

- Up to **8 Medicare-rebated assessment sessions** (lifetime cap)
- Up to **20 Medicare-rebated therapy sessions** (lifetime cap)

Medicare provides a rebate for each session. A gap fee usually applies.



Who can access it?

Children and young people may be eligible if they have specific communication conditions, including:

Stuttering

Speech sound disorders*

Cleft lip or palate

Other eligible conditions as determined by a GP or specialist

* including articulation and phonological disorders, childhood apraxia of speech

A referral from a GP or specialist is required. Your GP or specialist will determine if your child meets the eligibility criteria for this pathway.



Important to know

- Eligibility depends on your child's diagnosis and clinical needs
- Rebated sessions are capped over your child's lifetime
- A referral can come from a GP or specialist (e.g. paediatrician)
- With a referral, you may be able to claim rebates under the M10 for past therapy sessions, provided the services occurred on or after 1 March 2026 and were for eligible conditions.



How to access Medicare-supported speech therapy

1

Visit your GP

Talk about your concerns with your child's speech, language, or communication.

2

Talk to your GP about the right Medicare support

Depending on your child's needs, your GP will recommend the most appropriate Medicare option and organise the required referral or care plan.

⚠️ When claiming with a **GP Chronic Condition Management Plan**, the plan must be prepared **before** your therapy session in order to claim a rebate

3

Explore speech therapy options

- Talk to speech therapy providers about the best option for your child.
- A speech assessment or screener can help identify your child's needs and clear next steps.
- Learning Links offers a [free discovery call](#) to help you get started.

4

Begin therapy and review progress

Your speech pathologist will:

- Set goals based on your child's needs
- Work with your child at their pace
- Provide practical strategies for home and school
- Share progress updates and GP recommendations, where needed



Other Funding Options

There are several ways to access funding support for speech therapy, depending on your child's needs and circumstances.



NDIS (National Disability Insurance Scheme)

Learning Links is a registered NDIS provider. If your child has an NDIS plan, you may be able to use funding to access speech therapy to support their goals.



Early Childhood Early Intervention (ECEI) Pathway

Children under 9 with a diagnosed disability or delays in two or more areas may be eligible for NDIS support through the ECEI pathway. Speak with your child's paediatrician to explore eligibility.



Private Health Insurance

Some families may be able to claim a rebate for speech therapy services through their private health fund. We recommend contacting your provider to understand your level of cover.

Parent Guide: Medicare-Supported Speech Therapy for Children



How Learning Links Can Help

Our passionate speech pathologists support children with speech, language, and communication needs through:



Speech
assessments and
therapy



Practical strategies
for everyday life



Support tailored to
your child

We can also support your child's broader learning and development through:

Assessments

Counselling

Specialist Tutoring



We're Here to Help

Taking the first step can feel like a lot, but you don't have to do it alone.
Our Customer Support team can:

- Talk through your concerns
- Explain your options clearly
- Help you feel confident about what to do next

Ready to get started?

Call Learning Links or book an appointment today.
We'll guide you through the process, so your child can feel more supported,
more capable, and more confident as they move forward.

Call 1300 003 900 or visit our website.