



Australian Government
Department of Health

Private Health Insurance Circular

Private Health Insurance Branch
Medical Benefits Division
GPO Box 9848
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Eligibility of services for private health insurance general treatment benefits where they include elements of excluded natural therapies

From 1 April 2019 the Private Health Insurance (Health Insurance Business) Rules (the Rules) will provide that general treatment does not include a range of natural therapies (“the excluded natural therapies”). This means that insurers cannot pay benefits for these therapies under a complying health insurance policy.

A number of insurers and other groups have asked how the Rules apply to professionals providing natural therapies as an element of other treatment. The most often identified scenario is a physiotherapist providing Pilates services.

The Department considers that an insurer may lawfully pay benefits if a physiotherapist, providing services to a patient within the accepted scope of clinical practice, uses exercises or techniques drawn from Pilates as part of that patient’s treatment as long as the exercises or techniques are within the accepted scope of clinical practice.

However, if a physiotherapist (or any other health professional) conducts a Pilates session – either advertised or promoted as such, or a session where the only service provided is Pilates exercises – then benefits cannot lawfully be paid.

The same principle applies to any other excluded natural therapy.

If you have any questions regarding PHI Circular 69/18 please contact the Department at PHI@health.gov.au.