

Pilates

Version 1 – 15th April 2013



Health Fund Rebates

Scope

- This document is a response to many enquires I receive about Health Fund Rebates and what you need to do as a Pilates Instructor for your clients to be able to get a partial rebate of your fee from their health fund.
- It is based upon my understanding of the situation in Australia as at the date above. Usual caveats apply and I may be incorrect. If I am, please let me know.

Health Fund Rebates – My Thoughts

- I am qualified Polestar Mat Cert IV.
- I don't believe that you need to be qualified at Diploma level per se in order for your clients to be able to claim a benefit back from their Health Fund.
- As I understand it (from actually working in a Health Fund in South Australia), the various professional associations lobby given Health Funds, seeking the fund to include their members on the schedule of benefits.
- So, as you can probably guess.... In order for your Pilates clients to be able to claim from their Health Funds, the Health Fund needs to have included it in their policy and this typically also requires that you need to be a member of that particular professional association.....andyup, you guessed it – that costs - BIGTIME.
- Once joined and paid a hefty membership fee, to remain a member, it's my understanding you have to perform a certain minimum number of hours a year teaching Pilates and/or accumulate the required number of CECs every N years.
- It should come as no surprise most of those CECs have to be earned from RTOs (Registered Training Organisations) who are co-incidentally members of the association. Funny that.
- Maybe it's all very well if Pilates is your full time job – but mine isn't. This is a hobby and a passion. I do not do it full time but that does NOT mean I am any less 'professional' – I qualified same as everyone else on my course. It just means I choose to get OFF the 'CEC MoneyGo Round'.
- Don't get me wrong, I'm not anti continuing education but the requirements of CECs seem farcical to me. How much is the human body going to change over the next N years? How much is Pilates Matwork going to change in the same period?
- If the CECs were courses that revisited your ORIGINAL CERTIFICATION – ie a refresher course to check you haven't 'slipped into bad habits', I think that's appropriate.
- But the CEC qualifying courses seems to be somewhat remotely related to the original certification.
- I don't think it's drawing too long a bow to suggest the analogy of requiring a Doctor, once qualified, to stay qualified as a Doctor but recertifying as..... a Dentist.....
- One more thing... the actual BENEFIT paid by most funds seems pretty small. Obviously it varies but the ones I have seen offer about AUS\$10 back and are also subject to a max of AUS\$200 in a claim year. Wooooo do. I'll pass on that thanks.
- On a related tangent, I also get pretty steamed up about the 'CEC Money-Go-Round' and how some Pilates organisations try to make you believe you cannot get Public Liability and/or Professional Indemnity unless you keep dancing to their 'tune'. Not so. Refer to the <Liability Insurance & Re-Certification> document on this website.

- **Liability Insurance & Re-Certification**
Public Liability/Professional Indemnity Explained
ARE You Covered? (Are You SURE...!)
Getting off the 'Re-Certification CEC Money-Go-Round'!