



**Australian Government**

**Department of Health,  
Disability and Ageing**

# **Bulk Billing Incentives Calculator**

**User guide for practice managers and GPs**  
**September 2025**

# The Bulk Billing Incentives Calculator overview

The Bulk Billing Incentives Calculator (the calculator) has been developed by the Department of Health, Disability and Ageing to estimate payments from expanded eligibility for MBS bulk billing incentives (BBIs) and the Bulk Billing Practice Incentive Program (BBPIP) introduced 1 November 2025.

This guide is supported with a glossary of terms at Appendix 1: Calculator glossary of terms; calculator MBS services notes at Appendix 2: Calculator MBS services notes and detailed step-by-step instructions at Appendix 3: Calculator steps.

Please note when using the calculator:

- The calculator will be pre-filled with data based on averages on BBPIP MBS eligible services for similar practices, when you select your Modified Monash Model location
- Ensure all data is entered as accurately as possible. Using estimates may result in misleading outputs
- After viewing results, you can adjust and update your data for further estimates or reset everything to start again
- The results are indicative only. It is recommended you seek independent financial and/or business advice with respect to your decisions to participate in BBPIP
- Additional notes are provided throughout the calculator for clarification on definitions and requirements
- Frequently Asked Questions (FAQs) are available at the end of the calculator.

## 1. Accessing the calculator

Go to the [health.gov.au/BBPIP](https://health.gov.au/BBPIP) page on the Department of Health, Disability and Ageing website. Click the Bulk Billing Incentives Calculator tile to start or read more by selecting the Bulk Billing Incentives Calculator link.

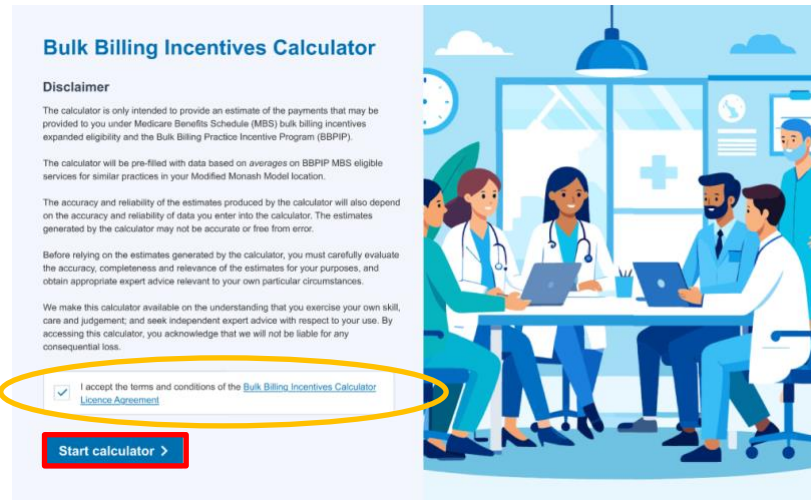
**Bulk Billing Incentives Calculator**

Estimate your payments from MBS bulk billing incentives (BBIs) and the Bulk Billing Practice Incentive Program introduced on 1 November 2025

➔

**On this page**

- [Upcoming changes to bulk billing incentives in general practice](#)
- [The Bulk Billing Practice Incentive Program](#)
- [Why it is important](#)
- [Bulk Billing Incentives Calculator](#)
- [How to register for BBPIP](#)
- [Express your interest in BBPIP](#)
- [Resources](#)



**Bulk Billing Incentives Calculator**

**Disclaimer**

The calculator is only intended to provide an estimate of the payments that may be provided to you under Medicare Benefits Schedule (MBS) bulk billing incentives expanded eligibility and the Bulk Billing Practice Incentive Program (BBPIP).

The calculator will be pre-filled with data based on averages on BBPIP MBS eligible services for similar practices in your Modified Monash Model location.

The accuracy and reliability of the estimates produced by the calculator will also depend on the accuracy and reliability of data you enter into the calculator. The estimates generated by the calculator may not be accurate or free from error.

Before relying on the estimates generated by the calculator, you must carefully evaluate the accuracy, completeness and relevance of the estimates for your purposes, and obtain appropriate expert advice relevant to your own particular circumstances.

We make this calculator available on the understanding that you exercise your own skill, care and judgement; and seek independent expert advice with respect to your use. By accessing this calculator, you acknowledge that we will not be liable for any consequential loss.

☒ I accept the terms and conditions of the [Bulk Billing Incentives Calculator Licence Agreement](#)

**Start calculator >**

You will be asked to accept the terms and conditions of the Bulk Billing Incentives Calculator Licence Agreement before progressing to the calculator.

## 2. How to use the calculator

The calculator uses information about your billing arrangements over the last 12 months, to estimate practice and/or GP payments from 1 November 2025, under the new bulk billing incentives. This section outlines the data you will need to use the calculator:

- Your [Modified Monash Model \(MMM\)](#) classification, which affects many bulk billing incentives
- Your practice's income split arrangements between the practice and the GP (e.g., the percentage of income returned to the practice to cover overheads and administrative costs)
- Your current billing model: bulk billing, mixed billing, or private billing. This will impact incentive calculations
- The number of BBPIP MBS [eligible services](#) provided over the previous twelve months. For more information, please see below [How to read the Bulk Billing Practice Incentive Program Eligible services table](#)
- The proportion of services provided to concession card holders or children under 16 years as this affects eligibility for certain incentives
- Your bulk billing rates, privately billed fees and annual proportion of MBS service types by:
  - Short (level A)
  - Standard (level B)
  - Long (level C)
  - Extended/Prolonged (level D/E)
  - Management plans and reviews
  - Other BBPIP MBS eligible services.

These details can be found in your practice management system.

## 2.1 How to read the Bulk Billing Practice Incentive Program Eligible Services table

The [Bulk Billing Practice Incentive Program: Eligible Services](#) – for use with the Bulk Billing Incentive Calculator table provides a list of MBS items that will be eligible for BBPIP, this includes eligible Department of Veterans Affairs (DVA) patients.

Flag fall items are not included in the calculator as they are not counted as distinct services. For this reason, flag fall items are not listed and should not be included in your calculations. However, flag fall items will contribute to BBPIP incentive payments.

The MBS items listed in **red** ceased on 30 June 2025 and can no longer be claimed. These have been included for reference to assist you when using the calculator as you may have claimed these MBS items in the period 1 July 2024 to 30 June 2025.

## 3. Inputting your data

The calculator has sections where you can choose an option, such as 'What is your role?'

**About your practice**

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What is your role?

☒ General practitioner (GP)

☐ Practice manager (or equivalent)

And other sections, where you can enter your own data or leave the pre-filled averages. These fields are blue and have a pencil icon – simply click on the pencil to edit the field:

 7296

*The [GP Earnings Calculator](#), published by General Practice Registrars Australia, includes guidance that GPs see an average of 4-5 patients an hour. A full-time GP seeing 4 patients an hour can be expected to deliver 7,296 services per year.*

Throughout the calculator, tool tips (blue circled question marks) will provide additional information and guidance, such as key definitions:

Practice location (Modified Monash Model classification) 

## 4. BBPIP MBS eligible service types

This section requires you to input the proportion of BBPIP MBS eligible services you provide by service type.

Please note, BBPIP MBS eligible services only include GP NRA services and **do not include** procedural services such as skin incisions and biopsies or IUD insertions. GP NRA services also **do not include** ECGs, spirometry services, or any other services outside of GP NRA.

BB PIP MBS Eligible Service Type Category	Description
Short (level A)	A GP consult lasting less than 6 minutes, MBS Item 3 and equivalents, including telehealth and after hours consults
Standard (level B)	A GP consult lasting at least 6 and less than 20 minutes, MBS Item 23 and equivalents, including telehealth and after hours consults
Long (level C)	A GP consult lasting at least 20 minutes and less than 40 minutes, MBS Item 36 and equivalents, including telehealth and after hours consults
Extended/Prolonged (level D/E)	A GP consult lasting more than 40 minutes, MBS Item 44, 123 and equivalents, including telehealth and after hours consults
Management Plans and Reviews (Complex Care Plans, Mental Health Plans, and Review Items)	<p>This includes GP Management Plans, Team Care Arrangements, GP Chronic Condition Management Plans (from 1 July 2025), Mental Health Plans and Review and Health Assessments</p> <p>Reminder that MBS Chronic Disease Management Arrangements changed on 1 July 2025. Please include GP Management Plans and Team Care Arrangements delivered prior to 1 July, and GP Chronic Condition Management Plans delivered after 1 July in your calculations, to ensure you get the most accurate outcome</p>
Other BBPIP MBS eligible services	<p>This category only includes acupuncture, blood-borne virus, sexual or reproductive health services, emergency services provided in a private hospital, services to patients in imminent danger of death and COVID-19 vaccine items</p> <p>This category <b>does not</b> include:</p> <ul style="list-style-type: none"> <li>• Procedural services such as: <ul style="list-style-type: none"> <li>○ skin incisions</li> <li>○ biopsies</li> <li>○ IUD insertions</li> </ul> </li> <li>• ECGs</li> <li>• Spirometry services</li> <li>• Any other services outside of GP NRA</li> </ul> <p>Please note, COVID-19 vaccine items that ceased on 1 July 2025 should still be included for the purpose of calculating the payment in the calculator, noting these MBS items are no longer available to claim</p>

You can use your own data from your claims over the previous twelve months or choose the pre-filled average data on BBPIP MBS eligible services for similar practices in your MMM region in 2024–25.

For the most useful estimates, input your own claiming data. The information needed to complete this table in can be found in your practice management system.

Consultation type	Proportion of services (%) <small>Total for all services types in this column must equal 100%</small>	Proportion of concession card holders & under 16s who are bulk billed (%)	Proportion of all other patients who are bulk billed (%)	Privately billed fees (average fee per service \$)
Short (level A) ?	<input type="text" value="5.32"/> %	<input type="text" value="96.5"/> %	<input type="text" value="70.3"/> %	\$ <input type="text" value="51.59"/>
Standard (level B) ?	<input type="text" value="66.16"/> %	<input type="text" value="92.9"/> %	<input type="text" value="41.5"/> %	\$ <input type="text" value="88.32"/>
Long (level C) ?	<input type="text" value="14.48"/> %	<input type="text" value="92.6"/> %	<input type="text" value="42.7"/> %	\$ <input type="text" value="142.61"/>
Extended/Prolonged (level D/E) ?	<input type="text" value="1.19"/> %	<input type="text" value="92.4"/> %	<input type="text" value="58.1"/> %	\$ <input type="text" value="211.43"/>
Management plans and reviews (complex care plans, mental health plans, review items)	<input type="text" value="10.88"/> %	<input type="text" value="98.8"/> %	<input type="text" value="90.6"/> %	\$ <input type="text" value="149.76"/>
Other BBPIP MBS eligible services ?	<input type="text" value="1.97"/> %	<input type="text" value="99.5"/> %	<input type="text" value="97.2"/> %	\$ <input type="text" value="91.95"/>
<b>Proportion of services total</b>	<b>100 %</b>			

When entering your own data, if your column 1 *proportion of services* percentages do not add up to 100%, the calculator will show a red warning, prompting you to correct the data.

✗ Proportion of services' must total 100%. Adjust values to continue.

## 5. Payment comparison

The results are calculated from:

- the services you provided
- your bulk billing rates
- your patient fees
- the proportion of services provided to bulk billing incentive eligible patients
- the average MBS benefit and bulk billing incentives received by GPs in your selected MMM and billing type in FY24-25.

Three payment comparisons will be displayed:

1) Current payments

2) Payments with MBS BBIs expanded eligibility

3) Payments with MBS BBIs expanded eligibility + BBPIP

MBS BBIs and BBPIP MBS eligible services

Pre 1 November 2025

**Estimated payment**

**\$435,317**

Number of services provided:	7,296
Percentage of full-time GP workload*:	100%
Medicare benefits (excluding BBIs):	\$ 332,342
MBS BBIs current eligibility:	\$ 120,977
Patient fees:	\$ 168,563
<b>Total (gross revenue earned):</b>	<b>\$ 621,881</b>
<b>Practice share (30%):</b>	<b>\$ 186,564</b>
<b>GP share (70%):</b>	<b>\$ 435,317</b>

MBS BBIs expanded eligibility

Post 1 November 2025

**Estimated payment with no change to your current proportion of bulk billing, which may be less than 100%**

**\$461,543**

Number of services provided:	7,296
Percentage of full-time GP workload*:	100%
Medicare benefits (excluding BBIs):	\$ 332,342
MBS BBIs expanded eligibility:	\$ 158,442
Patient fees:	\$ 168,563
<b>Total (gross revenue earned):</b>	<b>\$ 659,347</b>
<b>Practice share (30%):</b>	<b>\$ 197,804</b>
<b>GP share (70%):</b>	<b>\$ 461,543</b>

MBS BBIs expanded eligibility and BBPIP

Post 1 November 2025

**Estimated payment if your practice bulk bills all eligible patients for all eligible services and participates in BBPIP**

**\$469,742**

Number of services provided:	7,296
Percentage of full-time GP workload*:	100%
Medicare benefits (excluding BBIs):	\$ 420,362
MBS BBIs expanded eligibility:	\$ 213,166
Total BBPIP incentive payment:	\$ 52,545
Patient fees:	\$ -
<b>Total (gross revenue earned):</b>	<b>\$ 686,073</b>
<b>Practice share (30%) &amp; BBPIP (50%):</b>	<b>\$ 216,331</b>
<b>GP share (70%) &amp; BBPIP (50%):</b>	<b>\$ 469,742</b>

Estimates are based on a full-time GP who delivers 7,296 services per year. This figure is based on a full-time GP delivering 4 services an hour, working 38 hours a week, for 48 weeks a year.

A full breakdown of payment definitions is available in the calculator FAQs.

## FAQs

How are the prefilled averages calculated?



How the calculation works



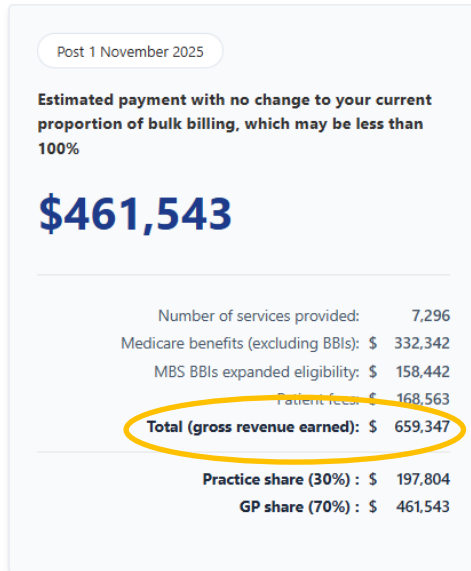
Breakdown of payment definitions



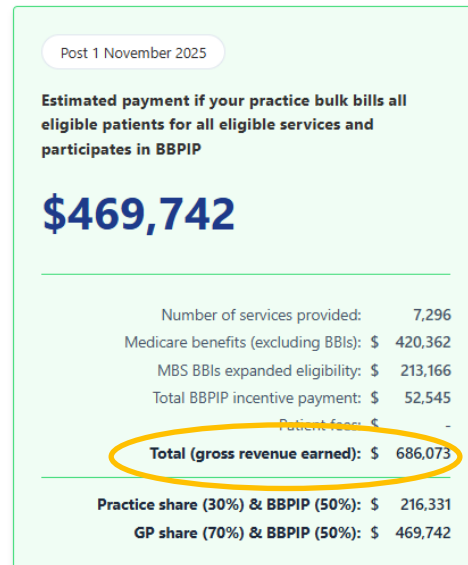
## 6. Interpreting Your Results

Each payment comparison is based on the number of services you provided and includes a breakdown of estimated payments from Medicare benefits, MBS BBI expanded eligibility, patient fees and the total revenue you or your practice will earn.

### MBS BBIs expanded eligibility



### MBS BBIs expanded eligibility and BBPIP



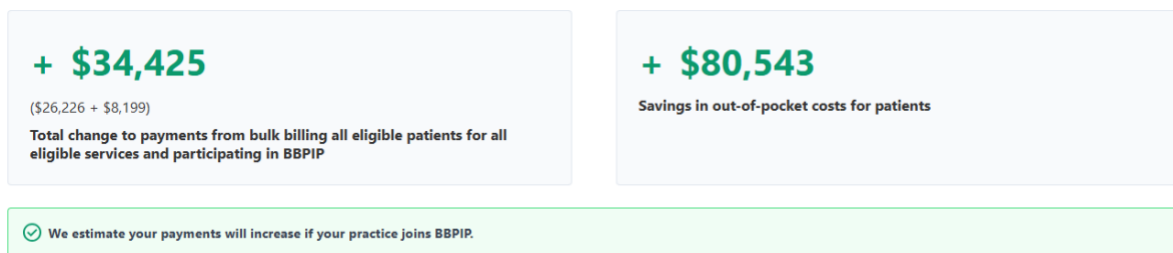
The summary table highlights the change in payments and savings for practices and patients when participating in BBPIP.

### Summary

Payment comparison	Estimated payment from all sources	Payment difference compared to pre 1 November 2025
Estimated income prior to 1 November 2025	\$ 435,317	-
Patient out-of-pocket costs:	\$80,543	
Estimated income post 1 November 2025 with MBS bulk billing incentives (BBIs) expanded eligibility	\$ 461,543	+ \$ 26,226
Patient out-of-pocket costs:	\$80,543	
Estimated income post 1 November 2025 with MBS BBIs expanded eligibility and if your practice participates in the Bulk Billing Practice Incentive Program (BBPIP)	\$ 469,742	+ \$ 34,425
Patient out-of-pocket costs:	\$ 0	Your patients will save \$80,543

In this example, the annual total changes include MBS BBIs expanded eligibility of **\$26,226** plus the additional BBPIP payment of **\$8,199** for a total of **\$34,425**.

The **\$80,543** is the annual out-of-pocket savings for patients visiting your practice.





After viewing the results, you can change your data to see how different choices affect your income and patient savings.

[Back to calculator](#)
[Start a new estimate](#)

## 7. Participate in BBPIP

Practice managers wanting to participate in BBPIP?

### What to do next

[Express your interest in BBPIP](#)
[For further information on BBPIP](#)

- Express your interest in BBPIP [here](#). Practice managers (or equivalent) can express your practice's interest in joining BBPIP and receive early access to Medicare Bulk Billing Practice signage and email updates in the lead up to the launch of BBPIP
- National General Practice Accreditation Scheme (NGPA) accredited practices can prepare for BBPIP registration in advance, by registering for MyMedicare via [Health Professional Online Services \(HPOS\)](#) now. Please note that you will not be able to register for the BBPIP until 1 November 2025
- If you are not NGPA accredited, you should wait to register for MyMedicare and participate in BBPIP from 1 November 2025, when you will be exempt from MyMedicare accreditation requirements
- More information is available at [health.gov.au/BBPIP](https://health.gov.au/BBPIP)
- Any questions email [BulkBillingPractice@health.gov.au](mailto:BulkBillingPractice@health.gov.au).

## Appendix 1: Calculator glossary of terms

Term	Definition
Bulk Billing	A process where a patient assigns their Medicare benefit for a service to a provider and the provider accepts this benefit as full payment for the service.
Bulk Billing Incentives Calculator (the calculator)	The Bulk Billing Incentives Calculator (the calculator) helps you estimate how much you or your practice's annual earnings could be, from Medicare bulk billing incentives (BBIs) and the new Bulk Billing Practice Incentive Program (BBPIP), starting 1 November 2025
Bulk Billing Practice Incentive Program (BBPIP)	<p>From 1 November 2025, practices participating in BBPIP will receive an additional 12.5% incentive payment on every \$1 of the MBS benefits paid from eligible services, split evenly (50/50) between the GP and the practice. The incentive payment will be in addition to MBS benefits paid.</p> <p>Participating practices must bulk bill every eligible MBS service for all their Medicare-eligible patients to receive the incentive payment.</p>
BBPIP MBS eligible services – for use with the Bulk Billing Incentives Calculator	<p>Also known as GP NRA items.</p> <p>A distinct list of MBS items that includes items that ceased on 30 June 2025 and can no longer be claimed. These are listed in <b>red</b> in the calculator eligible services table. They have been included in the BBPIP MBS eligible services for reference to assist practices and GPs to use the calculator, noting these MBS items may have been claimed in the period 1 July 2024 to 30 June 2025.</p>
Management Plans and Reviews (Complex Care Plans, Mental Health Plans, and Review Items)	This includes GP Management Plans, Team Care Arrangements, GP Chronic Condition Management Plans (from 1 July 2025), Mental Health Plans and Review and Health Assessments.
Medicare Benefits Schedule (MBS)	A listing of the medical services subsidised by the Australian government, providing information on the amount Medicare will rebate for each service.
MBS bulk billing incentives (BBIs) current eligibility	Bulk billing incentives (BBI) are additional payments made to GPs when they bulk bill eligible patients for unREFERRED services.
MBS bulk billing incentives (BBIs) expanded eligibility	From 1 November 2025, GPs will be able to claim relevant bulk billing incentive items when they bulk bill any Medicare-eligible patient, rather than just patients who are under 16 years old or hold a Commonwealth concession card for unREFERRED services. These billings will be paid by Medicare to the GP.

Term	Definition
Modified Monash Model (MMM)	A classification system that categorises locations in Australia based on geographical remoteness and population size, used to allocate healthcare resources and incentives.
Other BBPIP MBS eligible services	This category only includes acupuncture, blood-borne virus, sexual or reproductive health services, emergency services provided in a private hospital, services to patients in imminent danger of death and COVID-19 vaccine items.
Patient fees	<p>Equal to the sum of:</p> <ul style="list-style-type: none"> <li>• <b>MBS benefits to patients</b> – where the patient privately pays for a service listed on the MBS, they receive a benefit paid to them by Medicare.</li> <li>• <b>Net patient out-of-pocket</b> – the difference between the patient fee charged by the GP and the amount of MBS benefits to patients.</li> </ul>
Practice share	Most GPs contribute a portion of their MBS billings or patient fees to the general practice they work at to cover costs of running the practice. The practice share is calculated based on the percentage of billings paid to the practice that you provided.

## Appendix 2: Calculator MBS services notes

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Other BBPIP MBS eligible services **does not** include:

- Procedural services such as:
  - skin incisions
  - biopsies
  - IUD insertions
- ECGs
- Spirometry services
- Any other services outside of GP NRA.

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COVID-19 vaccine items that ceased on 1 July 2025 should still be included for the purpose of calculating the payment in the calculator, noting these MBS items are no longer available to claim.

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Flag fall items are not included in the calculator as they are not counted as distinct services. For this reason, flag fall items are not listed and should not be included in your calculations.

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MBS Chronic Disease Management Arrangements changed on **1 July 2025**. To ensure you get the most accurate outcome in your calculations, please include:

- GP Management Plans and Team Care Arrangements delivered prior to 1 July 2025
  - GP Chronic Condition Management Plans delivered after 1 July 2025.
-

## Appendix 3: Calculator steps



### Step 1: Launch the calculator

Read and accept the terms and conditions of the Bulk Billing Incentive Calculator Licence Agreement and click start calculator. Remember, no inputs are stored after you exit the calculator, and your privacy is protected.



### Step 2: Select practice details

Select your role, practice location (MMM classification), percentage of billings paid to the practice, and current patient billing method.



### Step 3: Enter consultation information

Enter the estimated number of BBPIP MBS eligible services per year (first free text field) and the percentage of services provided to concession card holders or children under 16 years old (second free text field).



### Step 4: Enter BBPIP MBS Eligible Service types

Enter the data for your billing types here.

The 4 columns allow you to enter free text (or keep pre-filled averages) on the:

- Percentage proportions of service types (must equal 100%)
- Percentage proportions of concession card holders and children under 16 who are bulk billed
- Percentage proportions of bulk billed patients
- Annual average privately billed fees for your practice

Click on Calculate payment estimate.



### Step 5: Review payment comparison

Review the estimated current payment (pre-1 November) and projected annual payments (post-1 November). There are two projected payments: MBS BBIs expanded eligibility, and MBS BBIs expanded eligibility **with** participation in BBPIP.

The best option for you or your practice will be highlighted in the green box.

Refer to the FAQs for detailed payment definitions, if required.



### Step 6: View summary

Review the change in payments and patient out-of-pocket saving.



### Step 7: Final actions

You can update your results and/or start a new estimate, exploring different outcomes based on your choices and how these affect your income and patient savings.

You may wish to express your interest in BBPIP and/or visit the **registration toolkit** for more information. After completing use of the calculator, close the browser to ensure that your data is deleted.

## Print this page to assist

Table summarises each step of the calculator, as detailed throughout the user guide.