



PRACTITIONER PROFILE



ATMS Member Interview Catherine McDowell

Which modality(ies) do you practise?

Counselling, Reiki, Breathwork and Herbal Medicine, working primarily with horses and dogs as well as with people.

How long have you been in Practice?

I have been in practice for over 25 years – initially as a counsellor and Reiki practitioner, and as a Dorothy Hall trained herbalist for 15 years. I have been managing McDowellsherbal.com for over 20 years now, dealing with all the things that being in business demands, including manufacturing herbal medicines, wild crafting, growing herbs, compliance, quality control, marketing and human resources.

What have been the major influences on your career?

This is a difficult question without going into a novel of detail!

I think the most important influence would have been growing up on a farm, working as a vet nurse with Dr Angus McKibbin and meeting Robert McDowell (Dorothy Hall Graduate from the 80's) in my 20's, working out of his practice after studying with Dorothy Hall and then later becoming his wife.

Robert and I set up Kellosheil Park as an equestrian rehab centre and environmental sanctuary, making use of biodynamic farming techniques and utilising herbal medicine and natural feeds that were grown on the farm for the horses that resided there. It was here I developed all of the equine herbal programs over a 12 year period that I recommend on a daily basis to my clients worldwide.

An important part of my practice is my communication with clients and getting to the heart of the issues. I have a keen interest in somatic psychology and the deeper practices of yoga, Ayurveda and the effects of trauma.

Yoga practice is very important to me, and so is meditation. This led me to work with Vedic meditation (with Tim Brown in Paddington), breathwork (with Anne Harrison), and studying somatic psychological theories like polyvagal theory (Stephen Porges) and the importance of releasing trauma.

This study of the neuroendocrine /immune system works particularly well with the Dorothy Hall system of herbal medicine, utilising Dr Bach flower essences and specific nervines associated with sun signs and person pictures.

It is hard to fathom now a time when I was ignorant of such things: it is like being in a dark room and then the light comes on and you realise that you are not in a room at all, but in an eco-system humming with life! Herbs and Dr Bach's flower essences (or Australian bush flowers essences), as well as working with each client to help them to process their own historical trauma is key to understanding the most common of our modern maladies: metabolic disorders, PCOS and even cancers.

I consider the core of modern trauma to be climate change, pollution and living disconnected from nature.

What do you like about being a natural medicine practitioner?

The naturalness of what I do. It is about living, evolving and navigating the world with ease. I feel that what I do is ethical as well as sustainable. My clients tell me that what I do really helps them, so I must be doing something right!

A highlight last year was sponsoring and presenting to equine enthusiasts at the world renowned Equitana in Melbourne. I discussed natural worming protocols and equine metabolic disorders. This is the first time in the world that a herbalist

has been able to present to a mainstream equine audience alongside esteemed practitioners in every field including veterinary medicine. Over 200,000 people attended Equitana and our profile was raised substantially. The reception was phenomenal and it was a privilege to be a contributor supporting mainstream acceptance of herbal medicine.

What advice would you give to a new practitioner starting out?

Don't be scared! Be bold, commit and do what inspires you! Learn from your clients, be humble and appreciate life – opportunities will come your way. Be ready to act! Most of all, heal yourself of your emotional trauma and you will become wise.

What are your future ambitions?

To write a book on managing horses in the modern world – covering influences on climate change, pollution, food supply, metabolic conditions and cancers, providing as many case studies as the book will allow! I have literally thousands of clients worldwide and a huge amount of data.

What are your reflections on the present state of natural medicine professions and their directions for the future?

I think that corporate greed is a problem and that modern medical science is hijacked by corporate science, deliberately creating confusion and then using lobby groups to target policy hostile to natural therapies.

I have confidence that Australians will continue to lead the way with demanding natural solutions to managing their health – but we need more women, more well educated MP's and people like Dr Kerryn Phelps to be a voice for us. I have always felt that one day I would like to be involved at the level of policy-making where wellbeing measures should be part of the key performance indicators of how well a country is doing. I love the way New Zealand is heading with Jacinda Ardern.



Please note as from 1 April 2019, the Australian Government's reforms for private health insurance mean that certain natural therapies will no longer be covered under private health insurance. Sixteen natural therapies will no longer be eligible for health fund rebates. Claims for services dated prior to 1 April 2019 will continue to be paid as arranged, however claims for services dated 1 April 2019 forward will be rejected by the funds as required by legislation.

Health Funds

ATMS is a 'professional organisation' within the meaning of section 10 of the Private Health Insurance Accreditation Rules 2011. This potentially allows ATMS accredited members to be recognised as approved providers by the various private health funds. Approved health fund provider status is, however, subject to each individual health fund's eligibility requirements.

Consequently, membership of ATMS does not automatically guarantee provider status with all health funds. Please also note that several health funds do not recognise courses done substantially by distance education, or qualifications obtained overseas.

Additional requirements for recognition as a provider by health funds include:

- Clinic Address (Full Street Address must be provided - Please note that some health funds may list your clinic address on their public websites)
- Current Senior First Aid
- Current Professional Indemnity Insurance (some health funds require specific minimum cover amounts. Please refer to the individual health fund terms and conditions for further information)
- Compliance with the ATMS Continuing Education Policy along with any additional continuing education requirements stipulated by the health fund
- Current National Registration (where applicable)
- Compliance with the Terms and Conditions of Provider Status with the individual health funds.

ATMS must have current evidence of your first aid and insurance on file at all times.

When you join or rejoin ATMS, or when you upgrade your qualifications, you will need to fill out the ATMS Health Fund Application and Declaration Form available on the ATMS website. Once this is received, along with any other required information for health fund eligibility assessment, details of eligible members are sent to the applicable health funds on their next available listing. The ATMS office will also forward your change of details, including clinic address details to your approved health funds on their next available list. Please note that the health funds can take up to one month to process new providers and change of details as we are only one of many health professions that they deal with.

Lapsed membership, insurance or first aid will result in a member being removed from the health funds list.

As health funds change their provider eligibility requirements at any given time, upgrading qualifications may be necessary to be re-instated with some health funds.

TERMS AND CONDITIONS OF PROVIDER STATUS

Many of the Terms and Conditions of Provider Status for the individual health funds are located on the ATMS website. For the Terms and Conditions for the other health funds, it will be necessary to contact the health fund directly.

BEING A PROVIDER IMPLIES ACCEPTANCE OF THE TERMS AND CONDITIONS FOR THE HEALTH FUNDS.

Please note that whilst there is no law or regulation requiring patient clinical notes to be taken in English, many of the major health funds do require patient clinical notes to be taken in English. **Failure to do this will be a breach of the Health Funds Terms and Conditions and may result in the practitioner being**

removed as a provider for that health fund.

For health funds to rebate on the services of Accredited members, it is important that a proper invoice be issued to patients. The information which must be included on an invoice is also listed on the ATMS website. It is ATMS policy that only Accredited members issue their own invoice. An Accredited member must never allow another practitioner, student or staff member to use their provider details, as this constitutes health fund fraud. Misrepresenting the service(s) provided on the invoice also constitutes health fund fraud. Health fund fraud is a criminal offence which may involve a police investigation and expulsion from the ATMS Register of Members.

It is of note that the health funds require practitioners to be in private practice. Some health funds will not recognise claims where accommodation, facilities or services are provided or subsidised by another party such as a public hospital or publicly funded facility. Rebates are only claimable for the face to face consultation (not the medicines or remedies); however this does not extend to mobile work including markets, corporate or hotels. Home visits are eligible for rebates for some health funds.

ONLINE OR PHONE CONSULTATIONS ARE NOT RECOGNISED FOR HEALTH FUND REBATES.

Please be aware that whilst a health fund may indicate that they provide a rebate for specific modalities, this rebate may only be claimable if the client has the appropriate level of health cover with that fund and has not exceeded any limits on how much they are eligible to claim back over a certain period of time.

Australian Health Management (AHM)

Names of eligible ATMS members will be sent to AHM each month. AHM's eligibility requirements are listed on the ATMS website www.atms.com.au. ATMS members can check their eligibility

by checking the ATMS website or by contacting the ATMS Office on 1800 456 855. Please contact AHM on 13 42 46 for your provider number.

Australian Regional Health Group (ARHG)

This group consists of the following health funds:

- ACA Health Benefits Fund Ltd
- Cessnock District Health Benefits Fund
- CUA Health Limited[^]▼
- Defence Health ▼
- HBF (Including GMF Health)[#] ▼
- GMHBA ▼ (Including Frank Health Fund & Budget Direct)
- Health.com.au
- Health Care Insurance Limited[#]
- Health Partners[#]
- HIF WA
- Latrobe Health Services (Federation Health)
- Mildura District Hospital Fund
- MyOwn Health ▼
- Navy Health Fund
- Nurses & Midwives Health
- Onemedifund
- Peoplecare Health Insurance
- Phoenix Health Fund
- Police Health Fund (Including Emergency Services)
- Queensland Country Health Fund Ltd[#]
- Railway and Transport Fund Ltd[#]
- Reserve Bank Health Society
- St Luke's Health
- Teachers Health[^] #
- Teachers Union Health
- Transport Health[#]
- Westfund[#]
- ▼ Special condition applies for Remedial Massage

Details of eligible members, including member updates are sent to ARHG by ATMS monthly. The details sent to ARHG are your name, address, telephone and accredited discipline(s). These details will appear on the ARHG websites. If you do not wish your details to be sent to ARHG, please advise the ATMS office on 1800 456 855.

The ARHG provider number is based on your ATMS number with additional lettering. To work out your ARHG provider number please follow these steps:

- 1 Add the letters AT to the front of your ATMS member number
 - 2 If your ATMS number has five digits go to step 3. If it has two, three or four digits, you need to add enough zeros to the front to make it a five digit number (e.g. 123 becomes 00123).
 - 3 Add the letter that corresponds to your accredited modality at the end of the provider number;
- A** ACUPUNCTURE
C CHINESE HERBAL MEDICINE
H HOMEOPATHY
N NATUROPATHY
O AROMATHERAPY
W WESTERN HERBAL MEDICINE
- If ATMS member 123 is accredited in Western herbal medicine, the ARHG provider number will be AT00123W.
- 4 If you are accredited in several modalities, you will need a different provider number for each modality (e.g. if ATMS member 123 is accredited for Western Herbal Medicine and Aromatherapy, the ARHG provider numbers are AT00123W and AT00123O).

ARHG - Remedial Massage and Chinese Massage

Remedial Massage and Chinese Massage therapists who graduated after March 2002 must hold a Certificate IV or higher from a registered training organisation.

Members who are accredited for Remedial Massage or Chinese Massage, will need to use the following letters.

- M** MASSAGE THERAPY
R REMEDIAL THERAPY

The letter at the end of your provider number will depend on your qualification, not the modality in which you hold accreditation*. All members who meet the ARHG eligibility requirements, who hold a Diploma of Remedial HLT50302, HLT50307 or HLT52015 or a Diploma of Chinese Remedial Massage HLT50102, HLT50107 or HLT50112 will be able to use both the 'M' and 'R' letters. It is recommended to use

the 'R' as often as possible, but as not all health funds under ARHG cover 'Remedial Therapy', it will be necessary to use the 'M' at the end of the provider number for those funds only. All other eligible Remedial Massage Therapists who do not hold the Diploma of Remedial HLT50302, HLT50307 or HLT52015 or a Diploma of Chinese Remedial Massage HLT50102, HLT50107 or HLT50112 are required to use the 'M' at the end of their provider number.

**Members accredited for Remedial Therapies and approved for ARHG for this modality under their previous criteria will continue to be recognised under Remedial Therapy and will be fine to use the 'R' in their provider number. Should members in this situation lapse membership, first aid or insurance etc they will then be required to meet the current ARHG criteria.*

HBF Health – in relation to the removal of Natural Therapies benefits from health insurance products in accordance with private health insurance reforms by the Australian government, HBF has ceased providing benefits for the following services from 1 January 2019: Aromatherapy, Bowen Therapy, Herbal Consults, Homeopathy, Kinesiology, Naturopathy, Reflexology and Shiatsu.

CUA Health– Bowen Therapy, Kinesiology and Reflexology

[^] For the additional modalities that CUA Health covers that are not listed above including Bowen Therapy, Kinesiology and Reflexology, eligible providers will need to use the following to work out your provider number:

- 1 Add the letters AT which will be the start of your provider number
 - 2 Then add the letter that corresponds to your accredited modality;
- B** BOWEN THERAPY
K KINESIOLOGY
R REFLEXOLOGY
- 3 Then add your ATMS Number. If your ATMS number has five digits your provider number will now be complete.



If it has two, three or four digits, you need to add enough zeros to the front to make it a five digit number (e.g. 123 becomes 00123).

If ATMS member 123 is accredited in Kinesiology, the CUA provider number will be ATK00123.

- 4 If you are accredited in several modalities, you will need a different provider number for each modality (e.g. if ATMS member 123 is accredited for Kinesiology and Reflexology, the CUA provider numbers are ATK00123 and ATR00123).

Health Partners – BOWEN THERAPY, KINESIOLOGY AND REFLEXOLOGY

^ For the additional modalities that Health Partners covers that are not listed above including Bowen Therapy, Kinesiology and Reflexology, eligible providers will need to use your ATMS member number as your provider number.

Reserve Bank Health Society – Reflexology

^ For the additional modalities that Reserve Bank Health Society covers that are not listed above including Reflexology, eligible providers will need to use the following to work out your provider number:

- 1 Add the letters AT which will be the start of your provider number
- 2 Then add the letter that corresponds to your accredited modality;

R REFLEXOLOGY,

- 3 Then add your ATMS Number. If your ATMS number has five digits your provider number will now be complete. If it has two, three or four digits, you need to add enough zeros to the front to make it a five digit number (e.g. 123 becomes 00123).

If ATMS member 123 is accredited in Reflexology, the Reserve Bank Health Society provider number will be ATR00123.

Teachers Health– Bowen Therapy, Kinesiology, Reflexology And Shiatsu

^ For the additional modalities that Teachers Health covers that are not listed above including Bowen Therapy, Kinesiology, Reflexology and Shiatsu, eligible providers will need to use the following to work out your provider number:

- 1 Add the letters AT which will be the start of your provider number
- 2 Then add the letter that corresponds to your accredited modality;

B BOWEN THERAPY, K KINESIOLOGY, R REFLEXOLOGY, S SHIATSU,

- 3 Then add your ATMS Number. If your ATMS number has five digits your provider number will now be complete. If it has two, three or four digits, you need to add enough zeros to the front to make it a five digit number (e.g. 123 becomes 00123).

If ATMS member 123 is accredited in Kinesiology, the Teachers Health provider number will be ATK00123.

- 4 If you are accredited in several modalities, you will need a different provider number for each modality (e.g. if ATMS member 123 is accredited for Kinesiology and Reflexology, the Teachers Health provider numbers are ATK00123 and ATR00123).

ADDITIONAL NOTE

For all modalities that these funds (Health Care Insurance Limited, Queensland Country Health Fund Ltd, Railway and Transport Fund Ltd, Transport Health & Westfund) cover that are not listed above including Bowen Therapy, Kinesiology, Nutrition and Reflexology, eligible providers will need to use their ATMS number. Please refer to the Health Fund Table.

Australian Unity

Names and details of eligible ATMS members will be sent to Australian Unity each month. ATMS members will need

to contact Australian Unity on 1800 035 360 to register as a provider, after filling out the Australian Unity Application Form located on the ATMS website to activate their provider status. This only needs to happen the first time. The provider eligibility requirements for Australian Unity are located on the ATMS website **www.atms.com.au**. Your ATMS number can be used as your Provider Number, or you can contact Australian Unity for your Australian Unity generated Provider Number. Please note that Australian Unity requires Professional Indemnity Insurance (to at least \$2 million) and Public Liability Insurance (to at least \$10 million).

BUPA

Names and details of eligible ATMS members will be sent to BUPA on a monthly basis. The provider eligibility requirements for BUPA are located on the ATMS website **www.atms.com.au**. The Provider eligibility requirements include an IELTS test result of an overall Band 7 or higher for TCM qualifications completed in a language other than English. BUPA will generate a Provider Number after receiving the list of eligible practitioners. BUPA advises ATMS of your Provider Number and ATMS will then advise those members directly.

Please note that BUPA requires all providers to have a minimum of \$2 million Professional Indemnity Insurance. Also they now have a restriction of maximum four (4) clinic addresses for all modalities.

CBHS Health Fund Limited

Names and details of eligible ATMS members will be sent to CBHS each month. The details sent to CBHS are your name, address, telephone and accredited discipline(s). These details will appear on the CBHS website. If you do not want your details to be sent to CBHS, please advise the ATMS office on 1800 456 855. The provider eligibility requirements for CBHS are located on the ATMS website **www.atms.com.au**. Your ATMS number will be your Provider Number.

Doctors Health Fund

Names and details of eligible ATMS



Look No Further

members will be sent to Doctors Health Fund each month. Please note that Doctors Health Fund only covers Remedial Massage. The provider eligibility requirements for Doctors Health Fund are located on the ATMS website www.atms.com.au. Your ATMS number will be your Provider Number.

Grand United Corporate (GU Health)

Names and details of eligible ATMS members will be sent to Grand United each month. Please contact Grand United on 1800 249 966 for your provider number/s.

HCF

Names and details of eligible ATMS members will be sent to HCF on a weekly basis. The provider eligibility requirements for HCF are located on the ATMS website www.atms.com.au. HCF do not issue provider numbers nor use your ATMS number as your provider number. They do however require your ATMS membership details, including your ATMS number, to be clearly indicated on all invoices and receipts issued.

Health Partners – Bowen Therapy, Kinesiology and Reflexology

^ For the additional modalities that Health Partners covers that are not listed above including Bowen Therapy, Kinesiology and Reflexology, eligible providers will need to use your ATMS member number as your provider number:

Medibank Private

Names and details of eligible ATMS members will be sent to Medibank Private on a fortnightly basis. The provider eligibility requirements for Medibank Private are located on the ATMS website www.atms.com.au. Medibank Private requires Clinical Records to be taken in English. Medibank Private generates Provider Numbers after receiving the list of eligible practitioners from ATMS. Medibank Private sends these provider numbers directly to ATMS. ATMS will then forward this information to the provider. Please note that Medibank has placed a restriction of up to a maximum 3 clinic addresses that will be recognised for Remedial Massage. There are no restrictions on the number of recognised clinics for other modalities. Please refer to our website for updated recognition criteria and standards for Medibank.

NIB

Names and details of eligible ATMS members will be sent to NIB on a weekly basis. The provider eligibility requirements for NIB are located on the ATMS website www.atms.com.au. NIB does accept overseas Acupuncture and Chinese Herbal Medicine qualifications which have been assessed as equivalent to the required Australian qualification by Vetassess. Your ATMS Membership Number will be your provider number.

HICAPS

ATMS members who wish to activate these facilities need to register directly with HICAPS. *HICAPS do not cover all health funds and modalities.* Please go to www.hicaps.com.au or call 1800 805 780 for further information.

FAQ

ABOUT YOUR INSURANCE

Based on enquires and phone calls we receive from our ATMS clients in regards to the cover provided by CGU and GSA, we have put together a FAQ to assist with your own enquiries.

Q. How do I take out a NEW policy with GSA?

A. If you are a new client to GSA and require cover for Professional Indemnity and Public & Products Liability, please head to our website: www.gsai.com.au/atms

Q. How can I renew my EXISTING policy with GSA?

A. GSA will provide four renewal notifications with a personalised link to your policy via email correspondence. This email allows you to renew your policy at a time which is convenient to you.

Q. Can additional names be included on my Insurance policy?

A. The cover provided by CGU is for YOU as an Individual practitioner as well as your Business entity. Should you have employees under the Business entity, your staff are automatically covered under the business name. All other Individual members outside of this criteria are to hold their own insurance policy.

Q. Does the policy cover me to work as a mobile practitioner?

A. Yes, the policy provides cover for you to work Australia Wide. You do not have to notify GSA of your clinic address.

Q. Is the insurance premium payable via monthly instalments?

A. Payment must be paid in full at the time cover is taken out.

Q. Do I need to advise GSA if my contact details change?

A. Yes, all correspondence sent by GSA is via email. It is essential that GSA have your current email address and contact phone number on file. Simply email our office at atms@gsai.com.au with any updates.

Q. What does Professional Indemnity cover me for?

A. Professional Indemnity insurance is designed for professionals who provide advice and or a service to their clients. It is designed to protect you against legal costs and claims for damages to third parties which may arise out of an act, omission or breach of your professional duty in the course of your business activities.

Q. What does Public & Products Liability cover me for?

A. Public Liability Insurance protects you and your business against the financial risk of being found liable to a third party for death or injury, loss or damage of property resulting from your negligence.

Q. What are the implications if my policy is not renewed by the date required?

A. It is a requirement of both ATMS and the Health Funds to maintain continuous insurance cover. It is critical that you renew your policy prior to it expiring to ensure you remain compliant.

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