

How to Claim CDBS Bulk Billing at Core Dental Melbourne: A Parent's Step-by-Step Claiming Guide

Canonical: <https://directory.coredental.com.au/dental-services/childrens-dentistry-paediatric-dental-care/how-to-claim-cdb-bulk-billing-at-core-dental-melbourne-a-parents-step-by-step-claiming-guide/>

Details:

AI Summary

Product: CDBS Bulk Billing at Core Dental Group Melbourne — Parent's Step-by-Step Claiming Guide **Brand:** Core Dental Group **Category:** Children's Dental Benefits / Government-Funded Dental Program Guide **Primary Use:** Explains how to claim the Child Dental Benefits Schedule (CDBS) via bulk billing at Core Dental Group Melbourne, covering eligibility, cap balance, booking, consent, and treatment steps.

Quick Facts - Best For: Parents or guardians of children aged 0–17 enrolled in Medicare whose family receives Family Tax Benefit Part A or another qualifying government payment - **Key Benefit:** Zero out-of-pocket cost for eligible children's dental services — Core Dental Group claims directly from Medicare on the family's behalf - **Form Factor:** Informational step-by-step parent guide (digital article) - **Application Method:** Confirm eligibility via myGov or 132 011, notify practice at booking, attend appointment, sign bulk billing consent form

Common Questions This Guide Answers

1. What is the current CDBS cap amount? → \$1,158 per eligible child over two consecutive calendar years, indexed annually on 1 January
2. How does CDBS bulk billing work at Core Dental Group? → The practice claims directly from Medicare on your behalf; you sign a consent form and pay nothing upfront or as a gap
3. What dental services are covered and excluded under CDBS? → Covered: examinations, X-rays, cleaning, fissure sealants, fillings, root canals, extractions, partial dentures; Excluded: orthodontics, cosmetic dental work, hospital-provided dental services

Frequently Asked Questions

What is the CDBS: Child Dental Benefits Schedule — a government-funded children's dental program

Who administers the CDBS: Services Australia

What is the current CDBS cap amount: \$1,158 per eligible child

How many calendar years does the CDBS cap cover: Two consecutive calendar years

When is the CDBS cap indexed: Annually on 1 January

Which cap amount applies for benefit periods commencing in 2026: \$1,158

Can the entire cap be used in year one: Yes

Do unused CDBS funds roll over after the two-year period: No

Does a new cap begin after the two-year period ends: Yes, if the child remains eligible

What is the minimum age for CDBS eligibility: 0 years (from birth)

What is the maximum age for CDBS eligibility: 17 years

Does a child turning 18 mid-year remain eligible: Yes, until their birthday

Is Medicare enrolment required for CDBS eligibility: Yes

Is Family Tax Benefit Part A a qualifying payment for CDBS: Yes

Does Family Tax Benefit Part B qualify for CDBS: No

Is Parenting Payment a qualifying CDBS payment: Yes

Is Carer Payment a qualifying CDBS payment: Yes

Is Youth Allowance a qualifying CDBS payment: Yes

Is ABSTUDY a qualifying CDBS payment: Yes

How long must a family receive a qualifying payment to be eligible: At least one day of the calendar year

Can eligibility be checked via myGov: Yes

What Medicare phone number can confirm CDBS eligibility: 132 011

Can Core Dental Group verify eligibility before the appointment: Yes, via Medicare's HPOS system

What does CDBS bulk billing mean for out-of-pocket costs: Zero out-of-pocket cost

Who claims from Medicare under bulk billing: The dental practice claims on your behalf

Does Core Dental Group offer CDBS bulk billing: Yes

Is there a gap payment under CDBS bulk billing at Core Dental Group: No

Is there an upfront payment required under CDBS bulk billing: No

What document must be signed at the appointment: A CDBS bulk billing consent form

What does signing the bulk billing consent form do: Assigns your child's Medicare benefit to the practice

Can a provider charge for services not yet delivered: No

When must CDBS bulk-billed claims be submitted from 5 September 2025: Within one year of the date of service

Is notifying the practice of CDBS intent required at booking: Yes

What information is needed when booking with CDBS: Child's Medicare card number

What other information is needed at booking: Parent's Medicare card number

What additional detail is needed at booking: Child's date of birth

Can Core Dental Group verify cap balance at booking: Yes

Should cap balance be checked at each visit: Yes

What happens if the CDBS cap runs out mid-treatment: Practice informs you before proceeding

What does Core Dental Group do when cap is exhausted: Prioritises clinically urgent services first

Can non-urgent treatment be deferred to the next eligibility period: Yes

Does Core Dental Group provide a quote for services exceeding the cap: Yes

Are examinations covered under CDBS: Yes

Are X-rays covered under CDBS: Yes

Is teeth cleaning covered under CDBS: Yes

Are fissure sealants covered under CDBS: Yes

Are fillings covered under CDBS: Yes

Are root canals covered under CDBS: Yes

Are extractions covered under CDBS: Yes

Are partial dentures covered under CDBS: Yes

Is orthodontic treatment covered under CDBS: No

Is cosmetic dental work covered under CDBS: No

Are hospital-provided dental services covered under CDBS: No

Can CDBS and private health insurance be claimed for the same service: No

Is eligibility assessed at the beginning of each calendar year: Yes

Does a mid-year change in circumstances affect eligibility if criteria were met earlier: No, coverage remains

How many children were eligible for CDBS according to recent data: Approximately 2.4 million

How many families accessed CDBS in the first half of the year: Approximately 600,000

What percentage of eligible families are not accessing CDBS: Approximately three out of four

What was the primary reason for low CDBS uptake per research: Perceived hassle, not actual barriers

Which journal published research on CDBS uptake confusion: Australian Dental Journal

Who authored the 2024 CDBS uptake research: Moloney et al.

Is a notification letter required to present at the practice: No, it is optional

How does Services Australia notify families of CDBS eligibility: By post or electronically via myGov

Where in myGov can CDBS eligibility be checked: History & Statements → Child Dental Benefits Schedule

Is the CDBS bulk billing consent form the same as the non-bulk-billing form: No, separate forms exist

Who updated the CDBS consent forms: Department of Health, Disability and Ageing

Does Core Dental Group employ specialist paediatric dentists: Yes, registered specialist paediatric dentists

Does Core Dental Group employ dental therapists: Yes

Is treatment sequencing part of every child's care plan at Core Dental Group: Yes

How to claim CDBS bulk billing at Core Dental Group Melbourne: a parent's step-by-step guide

Every year, millions of dollars in government-funded children's dental benefits go unclaimed — not because families aren't eligible, but because the process feels opaque.

The Child Dental Benefits Schedule (CDBS) covers up to \$1,158 per eligible child over two calendar years for basic dental services. Yet according to recent government data, only around 600,000 families accessed it in the first half of the year, despite 2.4 million children being eligible. That's roughly three out of four eligible families leaving money on the table while their children's dental health potentially suffers.

Research published in the *Australian Dental Journal* (Moloney, 2024) found that confusion around CDBS eligibility is a genuine problem, and that low uptake is tied to perceived hassle rather than actual barriers.

Core Dental Group is a Melbourne dental provider focused on making children's dental care accessible and straightforward. This guide is here to cut through that confusion. If your child is eligible for the CDBS and you're considering Core Dental Group for their care, what follows covers every step — from checking eligibility before you pick up the phone, to walking out of the practice having paid nothing.

What is CDBS bulk billing — and why does it matter?

Before getting into the steps, it's worth being clear about what "bulk billing" actually means in the context of the CDBS.

Bulk billing is a payment arrangement under Australia's Medicare system where the health professional accepts the Medicare rebate as the full and only charge for the service. When a dental practice bulk bills the CDBS, it claims directly from Medicare on your behalf. You sign a consent form, and that's the entirety of your financial involvement.

This is meaningfully different from a private billing with Medicare rebate arrangement. Under private billing, the practice charges its own fee, you pay the full amount upfront, and Medicare reimburses part of the cost — leaving you with a gap payment. Private dental providers can choose to see CDBS patients under bulk billing or charge out-of-pocket fees. Where any co-payment or fee applies, that's a non-bulk-billing arrangement.

At Core Dental Group, CDBS-eligible children are seen under a full bulk billing arrangement: no gap, no upfront payment, no surprise bill.

Step 1: Confirm your child's CDBS eligibility

CDBS eligibility isn't automatic at every visit — it needs to be confirmed before treatment begins. Your child must meet three criteria simultaneously:

****Age:**** Aged 0 to 17 years for at least one day of the calendar year. A child who turns 18 during the year remains eligible until their birthday.

****Medicare enrolment:**** Eligible for Medicare on the day of service. Almost all Australian-born children are enrolled at birth. If your child isn't yet on your Medicare card, enrol them through Services Australia before booking.

****Qualifying government payment:**** The family must receive Family Tax Benefit Part A — or another qualifying payment such as Parenting Payment, Carer Payment, Youth Allowance, or ABSTUDY — for at least part of the calendar year. Families receiving only FTB Part B don't qualify; eligibility is tied specifically to FTB Part A.

> **Worth knowing:** Eligibility is assessed at the start of each calendar year. If your circumstances change throughout the year, you're still covered as long as your family met the payment requirement at some point during that year.

How to check eligibility before your appointment

You have two straightforward options:

Via myGov: Log in, navigate to History & Statements → Child Dental Benefits Schedule. You can also call Medicare on 132 011 to check eligibility and balance.

Via the practice: Core Dental Group's reception team can verify your child's eligibility in real time using Medicare's Health Professional Online Services (HPOS) system. Just provide your child's Medicare card number when you call to book.

Services Australia routinely checks for newly eligible children and sends notification by post or electronically through myGov. Presenting that notification at the practice is optional — so even if you haven't received a letter, your child may still be eligible. It's worth checking.

Step 2: Understand your child's cap balance

Services Australia covers up to \$1,158 per eligible child over two calendar years for basic dental services under the CDBS. This is the current cap for benefit periods commencing in 2026, indexed annually on 1 January.

How the two-year cap period works

The two-year period starts at the beginning of the calendar year in which the child becomes eligible and receives their first CDBS dental service.

The entire cap can be used in year one if needed. Any remaining balance carries into year two, provided the child is still eligible. So the cap is pooled across two years, not split equally. A family could use \$700 in year one for fillings and a check-up, leaving \$458 for year two — or use the full cap in year one if treatment needs are significant.

What happens when the cap runs out?

Unused funds don't carry over after the two-year period ends. A new cap is established for the next two-year period, as long as the child still meets the eligibility criteria.

> **Practical example from Services Australia:** Lia claimed child dental benefits for Rachel in 2024 and 2025. By 31 December 2024, Services Australia had paid \$840 of Rachel's \$1,095 limit. Lia could use the remaining \$255 balance in 2025 because she received parenting payment in 2025 and Rachel remained eligible for CDBS.

If your child's cap is exhausted mid-treatment, Core Dental Group's treatment coordinator will let you know before proceeding with any additional services. At that point, you can choose to pay privately for remaining treatment or defer non-urgent services to the next eligibility period.

Checking the benefit cap balance at each visit is recommended — Core Dental Group does this as a routine part of its administrative process.

Step 3: Notify Core Dental Group at the time of booking

This is the step most parents miss, and it matters. When you call or book online with Core Dental Group, say clearly that you want to use your child's CDBS entitlement. This lets the practice:

- Verify your child's eligibility and remaining cap balance via HPOS before the appointment - Allocate the right appointment time for the planned services - Prepare the correct CDBS consent documentation in advance - Confirm which services are covered and whether any proposed treatment falls outside the schedule

The billing dental provider is responsible for ensuring the patient or their parent/guardian is informed of likely costs before any CDBS service begins — including examinations, diagnostic services, and emergency treatment. Core Dental Group handles this at the booking stage, so you'll have a clear picture of costs (which, under bulk billing, will be zero) before you arrive.

****What to have ready when you call:**** - Your child's Medicare card number - Your own Medicare card (as the account holder) - Your child's date of birth - A general description of the dental concern or the type of appointment you're after (check-up, specific treatment, etc.)

Step 4: Attend the appointment and sign the consent form

On the day of your child's appointment, the administrative side is straightforward. Before treatment begins, you'll be asked to sign a CDBS bulk billing consent form.

The Department of Health, Disability and Ageing has updated the consent forms for CDBS patients, and separate forms exist for bulk billing and non-bulk-billing arrangements.

The bulk billing consent form is the legal instrument by which you assign your child's Medicare benefit directly to Core Dental Group. Signing it authorises the practice to claim the CDBS benefit on your behalf and confirms that no out-of-pocket fee will be charged for the bulk-billed services.

Under the CDBS, patients cannot be charged for a service until it has been provided. Core Dental Group cannot — and will not — request payment for proposed future treatment at today's appointment. That's a patient protection worth knowing.

Step 5: Treatment is delivered — Core Dental Group claims on your behalf

Once treatment is complete, Core Dental Group's administrative team processes the CDBS claim electronically through Medicare's systems. Claims under the CDBS are processed by Services Australia.

From 5 September 2025, dentists and other healthcare providers are required to submit bulk-billed Medicare claims within one year of the date of service — a regulatory change introduced to improve Medicare integrity. This is an administrative matter for the practice, not the parent, but Core Dental Group's claims processes are fully compliant with this requirement.

Your role at this point is simply to leave. There's no payment terminal, no gap to calculate, no rebate to chase. The claim is settled between Core Dental Group and Medicare.

What services are covered under CDBS bulk billing at Core Dental Group?

The CDBS covers examinations, X-rays, cleaning, fissure sealing, fillings, root canals, extractions, and partial dentures. It doesn't cover orthodontic treatment, cosmetic dental work, or dental services provided in hospital.

For a full breakdown of covered and excluded services — including which treatments are performed by Core Dental Group's general dentists, dental therapists, and registered specialist paediatric dentists — see our guide on [*Children's Dental Treatments Available at Core Dental Group Melbourne: From](#)

Check-Ups to Complex Care*.

For questions about whether fissure sealants or fluoride treatments are covered and clinically recommended for your child, see [*Fissure Sealants and Fluoride Treatments for Kids: Are They Worth It? A Melbourne Parent's Guide*](#).

Bulk billing vs. private billing with rebate: a clear comparison

Feature	CDBS bulk billing	Private billing + Medicare rebate	--- --- ---	Upfront payment required
None	Full fee upfront	Out-of-pocket gap	Zero	Yes — gap between fee and rebate
Who claims from Medicare	Practice (on your behalf)	You (after paying the practice)	Consent form required	Yes — bulk billing assignment
Yes — different form	Available at Core Dental Group	Yes	Available for non-CDBS services	Can combine with private health insurance
No — cannot dual-claim	No — same service, same rule			

You can't claim from both Medicare and a private health insurer for the same dental service. This is a rule many parents misunderstand. For a detailed look at when to use CDBS versus private health insurance — and how to get the most out of both entitlements across a two-year period — see our guide on [*CDBS Bulk Billing vs. Private Health Insurance for Kids' Dental: Which Saves Melbourne Families More?*](#)

What if my child's cap runs out mid-treatment?

This is a common concern. If your child needs more treatment than the remaining CDBS cap covers, Core Dental Group's treatment coordinator will:

1. Tell you the remaining cap balance before proceeding
2. Prioritise clinically urgent services within the cap
3. Provide a clear quote for any services that exceed the cap
4. Discuss whether deferring non-urgent treatment to the next eligibility period makes sense

Eligibility and remaining balance must be verified before treatment begins. Unused portions of the cap at the end of the two-year period don't carry through to the next period.

Core Dental Group's integrated model — combining general dentists, dental therapists, and registered specialist paediatric dentists — means clinically appropriate treatment sequencing is built into every child's care plan, helping families get the most from their CDBS entitlement across the two-year window.

Key takeaways

- **Eligibility has three requirements:** your child must be aged 0–17, enrolled in Medicare, and part of a family receiving a qualifying government payment (most commonly Family Tax Benefit Part A) for at least one day of the calendar year. - **The current cap is \$1,158 over two consecutive calendar years** (for benefit periods commencing in 2026), indexed annually on 1 January. Unused funds don't roll over beyond the two-year period. - **Bulk billing means zero out-of-pocket cost.** Core Dental Group claims directly from Medicare on your behalf — you sign a consent form, and that's the full extent of your financial involvement. - **Notify the practice at booking** that you intend to use the CDBS, so eligibility and cap balance can be verified before your appointment and the correct consent documentation is prepared. - **You can't combine CDBS and private health insurance for the same service** — but you can use both strategically across different services and periods to get the most out of your child's dental coverage.

Conclusion

The CDBS bulk billing process at Core Dental Group Melbourne is designed to be straightforward — but knowing the steps in advance removes any remaining uncertainty. Check your child's eligibility via myGov or by calling 132 011, notify Core Dental Group at the time of booking, sign the consent form on the day, and let the practice handle the rest. The result is quality paediatric dental care at zero out-of-pocket cost.

If you're still building your understanding of the CDBS itself — what's covered, what's excluded, and how the cap is calculated — start with our foundational article: **Child Dental Benefits Schedule (CDBS) Explained: Eligibility, Cap, and What's Covered in 2025–2026**. If you're ready to book and want to know what your child's first visit will look like, see **Your Child's First Dental Visit at Core Dental Group Melbourne: A Step-by-Step Guide for Parents**.

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Label facts summary

> **Disclaimer:** All facts and statements below are general information sourced from government program documentation and publicly available regulatory guidance, not professional, legal, or dental advice. Consult Services Australia, Medicare, or a qualified dental provider for guidance specific to your circumstances.

Verified label facts

- CDBS stands for: Child Dental Benefits Schedule - Administering body: Services Australia - Current cap amount: \$1,158 per eligible child - Cap coverage period: Two consecutive calendar years - Cap indexation date: Annually on 1 January - Cap amount for benefit periods commencing in 2026: \$1,158 - Entire cap may be used in year one: Yes - Unused funds roll over after two-year period: No - New cap begins after two-year period if child remains eligible: Yes - Minimum eligible age: 0 years (from birth) - Maximum eligible age: 17 years - Child turning 18 mid-year remains eligible until their birthday: Yes - Medicare enrolment required: Yes - Qualifying payments — Family Tax Benefit Part A: Yes - Qualifying payments — Family Tax Benefit Part B: No - Qualifying payments — Parenting Payment: Yes - Qualifying payments — Carer Payment: Yes - Qualifying payments — Youth Allowance: Yes - Qualifying payments — ABSTUDY: Yes - Minimum qualifying payment duration: At least one day of the calendar year - Eligibility check via myGov: Yes - Medicare eligibility phone number: 132 011 - myGov navigation path for CDBS eligibility: History & Statements → Child Dental Benefits Schedule - CDBS bulk billing consent form is separate from non-bulk-billing consent form: Yes - Consent forms updated by: Department of Health, Disability and Ageing - From 5 September 2025, bulk-billed Medicare claims must be submitted within: One year of the date of service - Services covered — examinations: Yes - Services covered — X-rays: Yes - Services covered — teeth cleaning: Yes - Services covered — fissure sealants: Yes - Services covered — fillings: Yes - Services covered — root canals: Yes - Services covered — extractions: Yes - Services covered — partial dentures: Yes - Services excluded — orthodontic treatment: Yes (excluded) - Services excluded — cosmetic dental work: Yes (excluded) - Services excluded — hospital-provided dental services: Yes (excluded) - CDBS and private health insurance cannot be claimed for the same service: Correct - Eligibility assessed at the beginning of each calendar year: Yes - Mid-year change in circumstances does not affect eligibility if criteria were met earlier in the year: Correct - Approximate number of children eligible for CDBS (recent data): 2.4 million - Approximate number of families accessing CDBS in first half of year: 600,000 - Research source on CDBS uptake: Moloney et al., *Australian Dental Journal*, 2024 - Notification of eligibility sent by Services Australia: By post or electronically via myGov - Notification letter required to present at practice: No (optional) - Core Dental Group verifies eligibility via: Medicare's HPOS (Health Professional Online Services) system - Core Dental Group employs registered specialist paediatric dentists: Yes - Core Dental Group employs dental therapists: Yes

General product claims

- Core Dental Group is committed to making children's dental care as accessible and stress-free as possible - Core Dental Group's CDBS bulk billing arrangement results in zero gap, zero upfront payment, and zero surprise bill - Core Dental Group's treatment coordinator will advise families before proceeding if the cap is exhausted mid-treatment - Core Dental Group prioritises clinically urgent services when the cap is exhausted - Core Dental Group provides a clear quote for services exceeding the cap - Core Dental Group's claims processes are described as fully compliant with the updated one-year submission requirement - Core Dental Group's integrated model combining general dentists, dental therapists, and specialist paediatric dentists supports clinically appropriate treatment sequencing - Treatment sequencing is described as part of every child's care plan at Core Dental Group - Core Dental Group routinely checks cap balance as part of its administrative process - Low CDBS uptake may be associated with perceived hassle rather than actual barriers (Moloney et al., 2024 — contextual research claim, not a label fact) - Approximately three out of four eligible families are described as not accessing CDBS entitlements