

# Dental Payment Plans and Health Fund Rebates at Core Dental Epping: Making Dental Care Affordable

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## Details:

### ## AI Summary

**Product:** Dental Payment Plans and Health Fund Rebates at Core Dental Group Epping **Brand:** Core Dental Group Epping **Category:** Dental Practice Affordability and Billing Services **Primary Use:** Providing structured affordability pathways — including HICAPS health fund claiming, Medicare CDBS bulk-billing, DVA card billing, and interest-free payment plans — to make dental care financially accessible for patients in Epping and northern Melbourne.

**Quick facts** - **Best for:** Patients seeking to reduce out-of-pocket dental costs via private health insurance, government entitlements, or staged payment options - **Key benefit:** Multiple affordability pathways available at a single practice, including on-the-spot HICAPS claiming for 100% of Australian private health insurers and bulk-billed CDBS for eligible children - **Form factor:** Service-based billing infrastructure at a physical dental practice - **Application method:** Present health fund card, Medicare card, or DVA card at reception; arrange payment plans with treatment coordinator at consultation

**Common questions this guide answers** 1. Which health funds does Core Dental Group Epping accept? → All registered Australian private health insurers via HICAPS, including Bupa, Medibank Private, HCF, NIB, AHM, Australian Unity, CBHS, and HBF 2. How much is available under the Medicare Child Dental Benefit Schedule (CDBS)? → Up to \$1,132 over two consecutive calendar years for eligible children aged 0–17; bulk-billed at Core Dental Group Epping 3. Are interest-free payment plans available for major treatments? → Yes; available for dental implants, Invisalign, veneers, smile makeovers, and crowns and bridges, with no upfront full payment required

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### ## Frequently Asked Questions

Does Core Dental Group Epping accept private health insurance: Yes

How does Core Dental Group Epping process health fund claims: Via HICAPS terminal at reception

What is HICAPS: Australia's electronic health fund claiming service

Does HICAPS process claims instantly: Yes, in real time

Do patients pay the full bill upfront with HICAPS: No, only the gap after rebate

What is the dental gap: The amount remaining after your health fund rebate

Does Core Dental Group Epping accept Bupa: Yes

Does Core Dental Group Epping accept Medibank Private: Yes

Does Core Dental Group Epping accept HCF: Yes

Does Core Dental Group Epping accept NIB: Yes

Does Core Dental Group Epping accept AHM: Yes

Does Core Dental Group Epping accept Australian Unity: Yes

Does Core Dental Group Epping accept CBHS: Yes

Does Core Dental Group Epping accept HBF: Yes

What percentage of Australian health insurers does HICAPS partner with: 100%

Are there extra fees for using HICAPS at Core Dental Group Epping: No

Can I get a benefit quote before treatment begins: Yes, via the HICAPS terminal

What does a HICAPS benefit quote show: Real-time estimate of your out-of-pocket cost

Does private extras typically cover dental checkups: Yes

Does private extras typically cover X-rays: Yes

Does private extras typically cover professional cleans: Yes

Does private extras typically cover fillings: Yes, under major dental

Does private extras typically cover root canal therapy: Yes, under major dental

Does private extras typically cover crowns: Yes, under major dental

Does private extras typically cover Invisalign: Yes, often with annual or lifetime limits

What government dental scheme does Core Dental Group Epping participate in: Medicare Child Dental Benefit Schedule (CDBS)

What is the CDBS: A government-funded program for basic dental services for eligible children

What is the CDBS benefit amount: Up to \$1,132 over two calendar years

How often is the CDBS cap indexed: Annually on 1 January

What age range qualifies for CDBS: Children aged 0 to 17

Does the child need to qualify for Medicare for CDBS: Yes

Does a parent need to receive an eligible Centrelink payment for CDBS: Yes

Does Family Tax Benefit Part A make a child eligible for CDBS: Yes

Does Parenting Payment make a child eligible for CDBS: Yes

Does Carer Allowance (child) qualify for CDBS: Yes

Does CDBS cover orthodontics: No

Does CDBS cover cosmetic dental work: No

Does CDBS cover hospital-based dental treatment: No

Does CDBS cover routine checkups and cleans: Yes

How do I check my child's CDBS eligibility: Via myGov linked to Medicare

Can I call Medicare to check CDBS eligibility: Yes, on 132 011

Should I notify Core Dental Group Epping before using CDBS: Yes

What card must I bring to use CDBS at the practice: Medicare card with child's IRN

Is CDBS bulk-billed at Core Dental Group Epping: Yes

Is payment required at the time of a CDBS appointment: No, when within the benefit cap

Does Core Dental Group Epping accept DVA Gold Cards: Yes

Does Core Dental Group Epping accept DVA White Cards: Yes

What does a DVA Gold Card cover: All clinically necessary health care including dental

Is dental care usually free for DVA Gold Card holders: Yes

Are there any exceptions to free dental for Gold Card holders: Yes, some high-cost items may have out-of-pocket costs

What does a DVA White Card cover for dental: Dental related to accepted service-related conditions only

Is dental free for DVA White Card holders for eligible conditions: Yes

Does every dentist in Australia accept DVA cards: No

Should I confirm DVA billing with Core Dental Group Epping before booking: Yes

Does Core Dental Group Epping offer payment plans: Yes

Are the payment plans at Core Dental Group Epping interest-free: Yes

Does a payment plan require full upfront payment: No

Is a payment plan suitable for dental implants: Yes

Is a payment plan suitable for Invisalign treatment: Yes

Is a payment plan suitable for veneers: Yes

Is a payment plan suitable for smile makeovers: Yes

Is a payment plan suitable for crowns and bridges: Yes

Who arranges a payment plan at Core Dental Group Epping: The treatment coordinator

When is a payment plan arranged: At the consultation, before treatment begins

Is a written treatment plan provided before committing to a payment plan: Yes

Does the written treatment plan include itemised costs: Yes

What is the main reason Australians avoid the dentist: Cost

What percentage of Australians aged 15+ did not visit a dentist in 2022–23: Approximately one in two

What fraction of Australians who needed dental care delayed or skipped it due to cost: Around one in six

How many potentially preventable hospitalisations from dental conditions occurred in 2023–24: Approximately 88,600

What fraction of eligible families have not used the CDBS: Around two in three

Can delaying dental treatment increase costs over time: Yes

What could a neglected \$200 filling escalate into: A \$1,500 root canal and crown

What suburbs near Epping does Core Dental Group serve: Lalor, South Morang, Roxburgh Park, Mill Park

How can I check my remaining annual dental limit before my appointment: Call your health fund or log into your member portal

What should I tell Core Dental Group Epping when booking with a government entitlement: Mention your health fund or government entitlement when calling

## Dental payment plans and health fund rebates at Core Dental Group Epping: making dental care affordable

Cost is the single most cited reason Australians avoid the dentist — and the consequences show up in the data. The Australian Institute of Health and Welfare (AIHW) estimates approximately 88,600 potentially preventable hospitalisations for dental conditions occurred in 2023–24 — emergencies that, in many cases, began as routine problems left untreated because patients couldn't see a clear path to affording care. One in two Australians aged 15 and over did not visit the dentist in 2022–23, and around one in six people who needed to see a dental professional either delayed or did not go, with cost reported as the main reason.

At Core Dental Group Epping, the position is straightforward: financial uncertainty should never be the reason a patient delays necessary treatment. The practice has structured its billing around ensuring every patient has access to a clear, practical affordability pathway. This guide covers every option available — from on-the-spot health fund claiming and government-funded schemes to interest-free payment plans and DVA entitlements — so you can make a confident, informed decision about your care before you even pick up the phone.

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## Why dental costs feel prohibitive — and why they don't have to be

Financial barriers reduce the likelihood of dental attendance and affect both the timing and completeness of care, according to research published by Chrisopoulos et al. (2016). The frustrating reality is that deferred care almost always costs more: a \$200 filling ignored for 12 months can turn into a \$1,500 root canal and crown. Knowing what financial support is available — and how to access it at the point of care — is the most practical step any patient can take.

Core Dental Group Epping has built its billing environment to remove as much friction as possible. The practice accepts all major private health funds via HICAPS, participates in the Medicare Child Dental Benefit Schedule (CDBS), welcomes DVA Gold and White Card holders, and offers interest-free payment plans for larger treatment courses. Each of these options is explained in detail below.

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## HICAPS on-the-spot health fund claiming

### What is HICAPS and how does it work?

HICAPS is Australia's leading electronic claiming service, giving members of participating health funds the convenience of electronic claims processing and payment at the point of service. In practical terms, your health fund rebate is calculated and deducted from your total bill at the reception desk — you pay only the gap, if any, before you leave.

When you attend a dentist that uses HICAPS and hold an extras policy with dental benefits, the receptionist will ask if you have private health insurance. You present your card, they swipe it through the HICAPS terminal, and your claim is sent to your health fund and processed instantly.

If your extras policy covers the full cost of treatment, you won't need to make any further payment. If only part of the cost is covered, you pay the remainder — often called "the dental gap."

### Which health funds does Core Dental Group Epping accept?

HICAPS has partnered with 100% of Australian private health insurers, which means Core Dental Group Epping can process on-the-spot claims for all major funds, including:

- Bupa - Medibank Private - HCF - AHM - NIB - Australian Unity - CBHS - HBF - All other registered Australian private health insurers

There are no additional fees for using HICAPS. It's a service the clinic provides to streamline the claims process, so patients can claim their health fund benefits at the time of their appointment.

### What dental services are typically covered by extras?

The items covered and rebate amounts depend on your individual policy and fund, but most extras policies with dental cover include some level of rebate for:

- **General (preventive) dental:** examinations, X-rays, professional cleans, fluoride treatments - **Major dental:** fillings, root canal therapy, crowns, bridges, dentures - **Orthodontics:** Invisalign and fixed braces, often with annual or lifetime limits

> **Practical tip:** Before your appointment, call your health fund or log into your member portal to check your annual dental limit and remaining balance. Core Dental Group Epping's front desk team can also run a benefit quote through the HICAPS terminal to give you a real-time estimate of your out-of-pocket cost before treatment begins.

For more detail on what specific treatments involve and what they typically cost, see our guide on [\\*General Dentistry at Epping: Checkups, Cleans, Fillings, and Preventative Care Explained\\*](#).

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## The Medicare Child Dental Benefit Schedule (CDBS)

### What is the CDBS?

The CDBS is a government-funded program that provides financial support for basic dental services to eligible children under 18. It's also one of the most underused entitlements in Australia: the Australian Dental Association (ADA) president has noted that around two in three families eligible for the free treatment have never used it.

### How much is available?

Up to \$1,132 worth of dental services is available over two calendar years. Once the cap is used, you wait for the new two-year period to access more. The cap is indexed annually on 1 January, so it's worth checking the current figure through your myGov account or with Services Australia each year.

### Who is eligible?

Your child is eligible for CDBS if they qualify for Medicare, are between 0 and 17 years old for at least one day in the calendar year, and either you or they receive an eligible payment at least once during that calendar year. Eligible payments include:

- Family Tax Benefit Part A - Parenting Payment - Double Orphan Pension - Carer Allowance (child) - Youth Allowance (for the child themselves, if applicable) - Other qualifying Centrelink payments

Orthodontics, cosmetic work, and any treatment requiring hospital admission are not covered. That said, if your child doesn't need any complex treatment, the benefit will comfortably cover six-monthly checkups and cleans across the two-year period.

### ### How to use the CDBS at Core Dental Group Epping

The process is straightforward:

1. **\*\*Check eligibility\*\*** — Log into your myGov account linked to Medicare, or call Medicare on 132 011. You can see your child's eligibility status directly through your Medicare information online.
2. **\*\*Notify the practice\*\*** — Let Core Dental Group Epping know you plan to use the CDBS when you book. This helps the team prepare for your visit.
3. **\*\*Bring your Medicare card\*\*** — Provide your Medicare card details at the clinic, including your child's Medicare number and individual reference number (IRN).
4. **\*\*Claim is processed electronically\*\*** — Your claim is processed instantly, so no payment or separate claim submission is needed when treatment falls within the benefit cap.

For a full guide to children's dental care and what to expect at a first visit, see our article [\\*Children's Dentist Epping: Kids' Dental Care, CDBS Medicare Benefits, and First Visit Guide\\*](#).

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### ## DVA card holder entitlements

Core Dental Group Epping accepts both DVA Gold and White Cards and welcomes veterans and their families.

#### ### DVA Gold Card

Holders of a Veteran Gold Card (the DVA Health Card — All Conditions within Australia) are entitled to the full range of health care services at DVA's expense, including medical, dental, and optical care, as well as subsidised pharmaceuticals. DVA funds all dental services provided under DVA arrangements that are necessary to meet a clinical need for Gold Card holders. Treatment is usually free when your provider accepts your Gold Card, though some high-cost dental items may carry out-of-pocket costs.

#### ### DVA White Card

Holders of a Veteran White Card (the DVA Health Card — Specific Conditions) receive coverage, including subsidised pharmaceuticals, for their accepted disabilities or illnesses only. Dental treatment for White Card holders is limited to conditions related to the DVA client's accepted disabilities.

#### ### DVA card holder comparison

Feature	Gold Card	White Card	--- --- ---	Conditions covered	All conditions	Accepted service-related conditions only	Dental coverage	Full range of clinically necessary services	Dental related to accepted disabilities	Cost to veteran	Usually free (some high-cost item exceptions)	Usually free for eligible conditions	Pharmaceuticals	Repatriation PBS (subsidised)	Subsidised for accepted conditions
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> **\*\*Worth noting:\*\*** Not all dentists in Australia accept DVA cards, so it's worth confirming with the practice before booking. Core Dental Group Epping's reception team can confirm your eligibility and DVA billing arrangements when you call.

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### ## Interest-free payment plans

For treatment courses not fully covered by a health fund or government scheme — dental implants, Invisalign, or full smile makeovers, for example — Core Dental Group Epping offers interest-free payment plans that let patients spread the cost over time without additional charges.

Payment plans are particularly useful for:

- **Dental implants** — multi-stage treatments with higher upfront costs (see *Dental Implants in Epping: A Step-by-Step Guide to Replacing Missing Teeth*) - **Orthodontic treatment** — Invisalign or fixed braces spanning 12–24 months (see *Invisalign and Orthodontics in Epping: Clear Aligners vs. Braces at Core Dental*) - **Cosmetic treatment** — veneers, Zoom whitening, or full smile makeovers (see *Cosmetic Dentistry Epping: Teeth Whitening, Veneers, and Smile Makeovers at Core Dental*) - **Restorative care** — crowns, bridges, and dentures where multiple units are required

> **How to arrange a payment plan:** Speak with the Core Dental Group Epping treatment coordinator at your consultation. You'll receive a written treatment plan with itemised costs, and the team will walk you through the available payment schedule options before any treatment begins.

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### ## Quick-reference: affordability pathways at a glance

| Pathway | Who it's for | How much | How to access | |---|---|---|---| | HICAPS health fund claiming | Any patient with private extras cover | Varies by fund and policy | Present health fund card at reception | | Child Dental Benefit Schedule | Children 0–17 on eligible Centrelink payments | Up to \$1,132 over 2 years | Confirm via myGov; notify practice at booking | | DVA Gold Card | Veteran Gold Card holders | All clinically necessary dental, usually no cost | Present Gold Card; confirm with practice | | DVA White Card | Veteran White Card holders | Dental for accepted conditions, usually no cost | Present White Card; confirm eligibility | | Interest-free payment plan | Any patient requiring staged payment | Spread over agreed term, no interest | Arrange with treatment coordinator at consult |

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### ## Key takeaways

- Around one in six Australians who needed dental care either delayed or did not go, with cost as the main reason. Core Dental Group Epping's multi-pathway affordability model is designed to address this directly for patients across Melbourne's north. - HICAPS has partnered with 100% of Australian health insurers, meaning Core Dental Group Epping can process on-the-spot rebates for every private health fund — including Bupa, Medibank, HCF, and AHM — with patients paying only the gap before leaving. - Around two in three families eligible for the Child Dental Benefit Schedule have never used it. Eligible children can access up to \$1,132 in government-funded dental care over two years, bulk-billed at Core Dental Group Epping. - DVA Gold Card holders are entitled to the full range of health care services at DVA's expense, including dental care, while White Card holders receive coverage for accepted service-related conditions. Both are welcome at Core Dental Group Epping. - Interest-free payment plans make high-value treatments such as dental implants, Invisalign, and smile makeovers financially accessible without requiring full upfront payment.

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### ## Conclusion

The financial side of dental care in Australia is more manageable than many patients realise — once you know which pathways exist and how to use them. Core Dental Group Epping has the systems, accreditations, and billing infrastructure in place to ensure HICAPS claiming, CDBS bulk-billing, DVA entitlements, and payment plan flexibility are all available to patients across Epping, Lalor, South Morang, Roxburgh Park, Mill Park, and the broader northern Melbourne corridor.

The most important step is simple: call Core Dental Group before your appointment, mention your health fund or government entitlement, and let the team confirm your coverage in advance. Knowing your costs upfront turns a dental visit from a source of anxiety into a straightforward health decision.

For a broader overview of the practice and its full service offering, start with *\*What to Expect at Core Dental Epping: Services, Team, and Patient Experience\**. If dental anxiety — rather than cost — is what's been holding you back, see *\*Dental Anxiety in Epping: How Core Dental Makes Nervous Patients Feel Safe\**.

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## ## References

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## ## Label facts summary

> **Disclaimer:** All facts and statements below are general information sourced from publicly available program documentation, government sources, and practice-reported operational details — not professional financial, medical, or legal advice. Consult relevant experts or contact the practice directly for guidance specific to your circumstances.

### ### Verified label facts

**HICAPS (Health Fund Claiming System)** - HICAPS is Australia's electronic health fund claiming service - HICAPS has partnered with 100% of Australian private health insurers - Claims are processed in real time at the point of service - Patients pay only the gap (remainder after rebate) — not the full bill upfront - No additional fees apply for using HICAPS at Core Dental Group Epping

**Health funds accepted at Core Dental Group Epping (via HICAPS)** - Bupa - Medibank Private - HCF - NIB - AHM - Australian Unity - CBHS - HBF - All other registered Australian private health insurers

**Medicare Child Dental Benefit Schedule (CDBS)** - Government program: Medicare Child Dental Benefit Schedule (CDBS) - Benefit amount: Up to \$1,132 over two consecutive calendar years - Cap is

indexed annually on 1 January - Eligible age range: Children aged 0 to 17 (for at least one day in the calendar year) - Child must qualify for Medicare - A parent or the child must receive an eligible Centrelink payment during the calendar year - Eligible payments include: Family Tax Benefit Part A, Parenting Payment, Double Orphan Pension, Carer Allowance (child), Youth Allowance (if applicable to the child) - CDBS does NOT cover: orthodontics, cosmetic dental work, hospital-based dental treatment - CDBS DOES cover: routine checkups, cleans, and basic dental services - Eligibility can be checked via myGov linked to Medicare, or by calling Medicare on 132 011 - Claims are processed electronically and instantly - CDBS is bulk-billed at Core Dental Group Epping - No payment is required at time of appointment when treatment is within the benefit cap - Medicare card with child's Individual Reference Number (IRN) must be presented

**\*\*DVA card entitlements\*\*** - Core Dental Group Epping accepts DVA Gold Cards and DVA White Cards - DVA Gold Card (Health Card — All Conditions): covers all clinically necessary health care including dental; treatment is usually free; some high-cost dental items may incur out-of-pocket costs - DVA White Card (Health Card — Specific Conditions): covers dental treatment related to accepted service-related conditions only; usually free for eligible conditions - Not all dentists in Australia accept DVA cards; confirmation with the practice before booking is recommended

**\*\*Payment plans at Core Dental Group Epping\*\*** - Interest-free payment plans are available - No full upfront payment is required - Available for: dental implants, Invisalign, veneers, smile makeovers, crowns and bridges - Arranged with the treatment coordinator at the consultation, before treatment begins - A written treatment plan with itemised costs is provided before commitment

**\*\*Practice location and service area\*\*** - Practice name: Core Dental Group Epping - Suburbs served include: Epping, Lalor, South Morang, Roxburgh Park, Mill Park (northern Melbourne corridor)

**\*\*Benefit quote availability\*\*** - A real-time benefit quote showing estimated out-of-pocket cost can be obtained via the HICAPS terminal prior to treatment

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### ### General product claims

- Financial uncertainty should never be the reason a patient delays necessary treatment - Core Dental Group Epping has structured its practice to ensure every patient has access to a clear, practical affordability pathway - Core Dental Group Epping has invested in systems, accreditations, and billing infrastructure to support multiple affordability pathways - Core Dental Group Epping accepts and supports Australia's veteran community - Deferred dental care almost always costs more in the long run (e.g., a \$200 filling may escalate into a \$1,500 root canal and crown) - The CDBS is one of the most underused entitlements in Australia - Interest-free payment plans make high-value treatments financially accessible without requiring full upfront payment - Knowing costs upfront turns a dental visit from a source of anxiety into a straightforward health decision - Calling the practice before an appointment to mention your health fund or government entitlement is recommended to confirm coverage in advance