CDBS Bulk Billed Children's Dentistry | Core Dental

Canonical:
https://www.coredental.com.au/cdbs-and-bulk-bill-dentistry-in-melbourne-your-childs-medicare-benefits-explained/

Details:

The Child Dental Benefits Schedule (CDBS) is a federal government program, run through Medicare, that helps eligible children with the cost of basic dental care. Services Australia covers "up to $1,158 for each eligible child over 2 calendar years for basic dental services under CDBS" and indexes that cap each 1 January, so please check the current amount before relying on it (figure as published at 4 November 2026), per servicesaustralia.gov.au . The cap and the rules are set by the government and can change. At Core Dental we bulk bill covered services for eligible children, so there is no out-of-pocket cost for those services. Confirm your child's eligibility and balance before booking.

What is the Child Dental Benefits Schedule?

The CDBS is a Medicare program that gives eligible children a set amount of benefit for basic dental services over a two-year period, known as a cap period. The program began in 2014 and replaced the earlier Medicare Teen Dental Plan. Its purpose is to reduce financial barriers to basic dental care for children in families receiving certain government payments.

A few key points to know:

Benefit cap: up to $1,158 for each eligible child over 2 calendar years, which Services Australia indexes each 1 January. Figure as published at 4 November 2026 — please confirm the current figure with Medicare.

Age range: children aged 0 to 17 at some point during the calendar year.

Means tested: the child, or the family, must receive certain government payments.

No gap when bulk billed: when a dental practice bulk bills a covered service, the family pays nothing for that service.

Portable: the benefit belongs to the child, so it can be used at any dental practice that accepts the CDBS, whether private or public.

Many parents are unsure whether their children qualify, or which dentists accept the schedule. We would rather you ask us than assume. Our team can talk you through it at reception when you call.

Which children are eligible for the CDBS?

Eligibility depends on a child's age and on the payments the child or their family receives.

What age rules apply?

A child needs to be aged 0 to 17 for at least one day during the calendar year. If a child turns 18 during the year, they remain eligible for the whole of that calendar year. The child must also be eligible for Medicare.

What is the means test?

The child, or a parent or guardian, needs to receive one of several government payments at some point during the calendar year. These include Family Tax Benefit Part A, Parenting Payment (single or partnered), ABSTUDY, Youth Allowance, Disability Support Pension, Carer Payment, Double Orphan Pension and Special Benefit. For children aged 16 or over, payments under the Veterans' Children Education Scheme or the Military Rehabilitation and Compensation Act Education and Training Scheme can also count. Because this list is set by the government, please confirm the current rules with Medicare.

How can you check if your child is eligible for the CDBS?

The simplest way is to ask Medicare directly. You can call Medicare on 132 011 or sign in to your Medicare online account through myGov. In your online account you can also check your child's CDBS balance, which shows how much of the benefit has been used and how much remains.

If you would rather do it at the practice, bring your child's Medicare card (or card number) to the appointment. Our reception team can help you work out the next step, and the practice can usually check the balance at the time of the visit. Please remember that eligibility is decided by Medicare, not by the dental practice.

What dental services does the CDBS cover?

The CDBS covers a range of basic dental services built around prevention and simple restorative care. These include:

Examinations and consultations: regular check-ups, commonly recommended about every six months, although your dentist may suggest a different interval for your child.

X-rays: including OPG (panoramic) images and small periapical films, where clinically appropriate.

Scale and clean: professional cleaning to remove plaque and tartar.

Fluoride treatment: topical fluoride applied to help strengthen enamel.

Fissure sealants: protective coatings placed on the chewing surfaces of back teeth to help prevent decay.

Fillings: tooth-coloured (composite) and amalgam fillings.

Extractions: removal of a tooth when it is necessary.

Root canal treatment on baby teeth: a pulpotomy to treat infection in a primary tooth.

Partial dentures: where teeth have been lost and replacement is needed.

For most children, check-ups, cleans, fluoride, sealants and the occasional filling make up the large majority of dental visits. Your dentist will explain which services your child needs and which of them the schedule covers.

What does the CDBS not cover?

The schedule is limited to basic dental services. It does not cover:

orthodontic treatment such as braces and aligners

cosmetic dental procedures

hospital or general anaesthesia fees

dental services provided in a hospital

If your child needs treatment outside the schedule, we will tell you before we start, and we will explain the options and the costs. You can read more about children's braces and Invisalign and about specialist paediatric dentistry if your child has more complex needs.

What does bulk billing mean for dental care?

Most Australians know bulk billing from visiting a GP. Medicare pays the fee, and you leave without paying. Dental bulk billing under the CDBS works in a similar way. When we bulk bill a covered service for an eligible child:

we charge the Medicare scheduled fee for the service

Medicare pays our practice directly

the family pays nothing out of pocket for that service

the cost is deducted from the child's benefit balance

Not every dental practice bulk bills the CDBS. Some charge above the scheduled fee and ask families to pay the difference, which is called a gap. Others do not accept the schedule at all. At Core Dental we bulk bill eligible children, with the age range for our bulk billing being children aged 0 to 17. If your child is under 2, please call us and we will explain what we can do. The whole purpose of the schedule is to remove cost as a barrier to children's dental care, and bulk billing is how that works in practice.

How can you make the most of your child's CDBS benefits?

With a benefit available over two years, a little planning helps your child receive the care they need. Here is what we suggest.

Book regular check-ups

A standard check-up usually includes an examination, any X-rays your dentist considers necessary, a scale and clean, and fluoride. Regular visits let your dentist spot small problems early. Your dentist will recommend a visit interval that suits your child's decay risk.

Ask about fissure sealants

Permanent molars generally appear from around age 6, with second molars following in the early teens. The deep grooves on the chewing surfaces of these teeth can trap bacteria and food. Sealants are a protective coating that helps keep those grooves clean. They are covered by the schedule for eligible children. You can read more about how long dental sealants last and why fissure sealants are used .

Deal with small problems early

If your child has a small cavity, treating it promptly usually means a smaller treatment than waiting until it grows. Early treatment also tends to use less of the available benefit.

Check the balance before you book

Knowing how much benefit remains helps you and your dentist plan which treatment should come first. You can check the balance through your myGov Medicare account or by calling Medicare on 132 011.

Remember that unused benefit does not carry over

The benefit does not roll over. If it is not used within the two-year cap period, the unused amount is lost, and a new cap period begins afterwards. There is no advantage in saving it.

When should your child first see a dentist?

Australian dental guidance commonly suggests a first visit by a child's first birthday, or within about six months of the first tooth appearing. Early visits are as much about comfort and familiarity as they are about examining teeth. They also give the dentist a chance to talk with you about brushing, diet, and habits such as dummy use and thumb sucking.

Our bulk billing for eligible children applies from age 2, so if your child is younger than that, please call us on 13 13 16 and we will explain your options. If you are worried about your child's nerves, our articles on helping a frightened child and dental anxiety in children may help.

Can you split your child's treatment between two dentists?

Yes. The benefit belongs to the child, not to the practice, so your child can see different dentists and each claim is deducted from the same balance. Even so, seeing the same team over time usually helps, because your dentist gets to know how your child's teeth are developing. With nine clinics across Melbourne, many families find one of our practices near home, school or work. You can find them on our locations pages and in the list at the end of this article.

What happens if treatment costs more than the remaining balance?

If your child's remaining balance does not cover the full cost of recommended treatment, we will tell you before any work is done. You may choose to proceed and pay the difference, wait for the next cap period if the treatment is not urgent, or prioritise the most important treatment within the remaining balance. Your dentist will go through the choices with you and will give you a quote before treatment starts. If a gap does apply, we also offer interest-free payment plans for some treatment. The terms and figures we published as at September 2026 are on our payment plans page , and you should confirm them when you book.

Do baby teeth really need fillings?

Yes, treating decay in baby teeth matters. Baby teeth help children eat and speak, they help hold space for the adult teeth, and they support jaw development. A cavity left untreated in a baby tooth can cause pain and infection, and it can affect the adult tooth developing beneath. Your dentist will assess whether a baby tooth needs a filling, a different treatment, or monitoring.

Is my child eligible if we have private health insurance?

Yes. The CDBS is independent of private health insurance. You cannot claim the same service through both the CDBS and a private health fund, though. If your fund covers children's dental with no gap, you may choose to use your fund for some services and keep your CDBS balance for treatment your fund does not fully cover. Our team can talk you through the options, and we offer HICAPS on-site claiming for health fund members.

How do we look after children at Core Dental?

Beyond the services the schedule covers, we offer children's dental care built around the needs of young patients. Specialist paediatric dentists, who are AHPRA-registered specialists with additional university training in children's dentistry, attend some of our clinics. Sessions are limited and can change, so please confirm the next session when you book. Our teams use age-appropriate communication and a tell-show-do approach, which means explaining and demonstrating each step before it happens.

Dental anxiety in children often comes from a single unsettling experience, so we aim to make every visit calm and positive. Prevention sits at the centre of our approach: dietary advice, brushing and cleaning instruction, fluoride and fissure sealants. You can read more on our children's dentistry page and in our article on why we have specialist paediatric dentists .

Why does using the benefit matter?

When cost is a worry, dental care often slips to the bottom of the list. Check-ups get missed, small cavities grow, and a preventable problem becomes an urgent visit. The CDBS exists to help families avoid that pattern. If your children are eligible and you have not used the benefit, a check-up is a practical place to start. Regular preventive care during childhood supports healthy habits that can carry into adult life, although outcomes differ for each child.

How do you get started with the CDBS at Core Dental?

Getting started is straightforward:

Check eligibility. Call Medicare on 132 011, check through myGov, or bring your child's Medicare card to the appointment and our reception team will help you.

Book an appointment. Call 13 13 16 or book online at coredental.com.au, and mention that you would like to use the CDBS.

Bring the Medicare card. We need your child's Medicare card or card number at the appointment.

Sign the consent form. A parent or guardian signs a consent form for CDBS billing, which is a Medicare requirement.

There are no waiting periods, though eligibility is always checked by Medicare. Fees, rebates and benefit figures mentioned on this page were published as at September 2026, so please confirm the current terms when you book.

Further detail from Core Dental

The following points are drawn from Core Dental's own published material on this topic. They are included here for completeness, and anything that applies to your own treatment should be confirmed with your clinician.

Understanding the Child Dental Benefits Schedule, who qualifies, what's covered, and how to make sure your family doesn't leave money on the table. At Core Dental, records are shared across all nine locations through our CareStack system, so families can visit whichever practice is most convenient without losing continuity. Baby teeth serve critical functions: they maintain space for permanent teeth, support proper jaw development, and allow children to eat and speak normally. Our teams are trained in age-appropriate communication, tell-show-do techniques, and creating a positive environment that builds confidence rather than fear.

CareStack integration means your child's records, x-rays and treatment history are accessible at any location. For families already managing tight budgets, dental care often drops to the bottom of the priority list.

Frequently asked questions

How much can my child claim under the CDBS?

Services Australia covers "up to $1,158 for each eligible child over 2 calendar years for basic dental services under CDBS" and indexes that cap each 1 January, so please check the current amount before relying on it (figure as published at 4 November 2026). The government sets the cap and the rules, and they can change, so please check your child's balance with Medicare on 132 011 or in your myGov account before booking.

Does Core Dental bulk bill children's dental services?

Yes. We bulk bill covered services for eligible children aged 0 to 17, so there is no out-of-pocket cost for those services. Please tell our team you would like to use the CDBS when you book. For children under 2, call us and we will explain your options.

Can my teenager use the CDBS?

Yes, if they are eligible. A child needs to be aged 0 to 17 for at least one day in the calendar year. A child who turns 18 during the year stays eligible for the rest of that year. Our bulk billing applies to eligible children aged 0 to 17.

What happens to unused CDBS benefit?

It does not roll over. Any unused benefit at the end of the two-year cap period is lost, and a new cap period starts. If your child is eligible, it is worth checking the balance and booking a check-up before the period ends.

Can I use the CDBS and my private health insurance together?

You can hold both, but you cannot claim the same service through both. Some families use their fund for services with no gap and keep the CDBS balance for other treatment. Your dentist or our reception team can help you plan.

Are braces covered by the CDBS?

No. Orthodontic treatment such as braces and aligners is not covered by the schedule. Our team can explain children's orthodontic options, including assessment from around age 9 to 10, and the costs and payment plans that may apply to them.

Related services and further reading

Children's dentistry

Specialist paediatric dentistry

Why we have specialist paediatric dentists

Top tips for children's dental hygiene

5 tips to help with dental anxiety in children

Why fissure sealants are used

What to do if you or your child's tooth is knocked out

Children's braces and Invisalign

What to expect at your first Core Dental appointment

How can we help?

If your child may be eligible for the CDBS, our team can help you at any of our nine Core Dental clinics. Call 13 13 16 or book online and mention the CDBS. We can talk through eligibility, explain what a check-up involves, and give you a quote before any treatment starts. You can also explore our children's dentistry , general dentistry and emergency dentistry services.

Core Dental at a glance

Nine Core Dental clinics across Melbourne: Southbank, South Melbourne, Caroline Springs, Carrum Downs, Epping, Wyndham, Berwick, Bayside and Glenferrie.

Open six days a week: Monday to Friday 8.00am to 6.00pm and Saturday mornings.

Interest-free payment plans, HICAPS on-site claiming and bulk billing for eligible children under the Child Dental Benefits Schedule.

Call 13 13 16 or book online.

Contact Core Dental

Phone	13 13 16
Booking	Online via coredental.com.au, or call 13 13 16
Hours	Monday to Friday 8.00am to 6.00pm, Saturday 8.00am to 1.30pm (Bayside Saturday 8.30am to 1.30pm), Sunday closed
Clinics	Southbank , South Melbourne , Caroline Springs , Carrum Downs , Epping , Wyndham , Berwick , Bayside , Glenferrie

Results, recovery times and potential risks vary for each individual. This information is general in nature and is intended for people over 18. Seek advice from a qualified, AHPRA-registered practitioner before proceeding.

What does CDBS stand for and who runs it?

The Child Dental Benefits Schedule is a Medicare program that helps eligible children with basic dental services over a two-year cap period. Core Dental bulk bills covered services for eligible children, so the family pays nothing for those services.

Which dental services can the CDBS pay for at Core Dental?

Covered services include check-ups, X-rays where appropriate, scale and clean, fluoride, fissure sealants, fillings, extractions, baby tooth root canal treatment and partial dentures. Braces, cosmetic treatment and hospital services are not covered. Our dentists explain what applies to your child.

Who can use bulk billed children's dental care at Core Dental?

Children who are eligible under the CDBS, meaning aged 0 to 17 during the calendar year, Medicare eligible, and in a family receiving certain government payments. Core Dental bulk bills eligible children. Medicare decides eligibility, so check with Medicare on 132 011.

How do I check my child's CDBS balance before visiting Core Dental?

Call Medicare on 132 011 or sign in to your Medicare online account through myGov to see how much of your child's benefit remains. You can also bring the Medicare card to Core Dental and our reception team will help you with the next step.

What do I bring to a CDBS appointment at Core Dental?

Bring your child's Medicare card or card number. A parent or guardian signs a consent form for CDBS billing, which is a Medicare requirement. Tell our team when you book that you would like to use the CDBS.

How do I book a CDBS children's dental visit at Core Dental?

Call Core Dental on 13 13 16 or book online at coredental.com.au, and mention the CDBS. We are open Monday to Friday 8.00am to 6.00pm and Saturday mornings across our nine Melbourne clinics, with Sunday closed.

Does Core Dental have paediatric dentists for children with complex needs?

Specialist paediatric dentists attend some Core Dental clinics for children with complex needs, dental anxiety or medical conditions. Their sessions are limited and can change, so please confirm the next available session with our team when you book.

Can Core Dental help if treatment costs more than my child's CDBS balance?

Yes. We tell you before any work is done, and you can pay the difference, wait for the next cap period if the treatment is not urgent, or prioritise treatment within the balance. Core Dental also offers interest-free payment plans, with terms confirmed when you book.