

# Creating Your Plan

---

**Quick summary:** Once you're an NDIS participant, we will work with you to create your plan. We will first have a planning conversation with you. This helps us decide what supports to fund in your plan, who will manage your funding, and when we'll review your plan.

## What's on this page?

This page covers:

- [What principles do we follow to create your plan?](#)
- [What is an NDIS plan?](#)
- [How do we create your plan?](#)
- [How do we decide what supports to include in your plan?](#)
- [How do we decide how funding is managed in your plan?](#)
- [How long will your plan go for?](#)
- [When will we approve your plan?](#)
- [What happens once you have your plan?](#)
- [Appendix A: Plan duration guidance](#)

You may also be interested in:

- [Applying to the NDIS](#)
- [Using Your Plan](#)
- [Plan Reviews](#)
- [Reviewing our Decisions](#)

## What principles do we follow to create your plan?

The NDIS was set up as a world first approach to disability support. It puts people with disability at the centre of decision-making, through the principles of reasonable and necessary supports and individual choice and control.

As an insurance-based scheme, we take a lifetime approach to a participant's support needs. We provide assurance to people with permanent and significant disability or developmental delay, and to people who might acquire disability or developmental delay,

that they will get the support they need. Individual funding means we help participants to purchase services and supports from a competitive and consumer-driven marketplace.

## What supports can we fund?

NDIS supports should complement, not replace, other supports available to you. That's why we consider:

- the things you're able to do for yourself
- support you have from others in your network, including family members, relatives, friends, local community services and mainstream government services.

One of our aims is to help maximise your independence by working with the local mainstream government and community services that help you live an ordinary life. We all do best when we're connected to our communities.

And as an active consumer, it's important you are able to shop for and access providers who meet your needs. We can help you find providers who meet your needs.

Once we've considered your circumstances, we need to follow the rules determined under the law for the NDIS in our planning decisions.<sup>1</sup> We fund supports that are reasonable and necessary. This means we will only fund a support if it meets **all** of the following criteria:

- the support is related to your disability<sup>2</sup>
- the support will help you pursue your goals and aspirations<sup>3</sup>
- the support will help you undertake activities that will increase your social and economic participation<sup>4</sup>
- the support is value for money,<sup>5</sup> which means that the costs are reasonable:
  - when compared to the benefits to be achieved, for example, whether purchasing the support is likely to reduce the cost of funding other supports in the long term<sup>6</sup>
  - when compared to alternative options that may provide you with the same outcome at a similar or cheaper cost<sup>7</sup>
- the support is likely to be effective and beneficial for you, having regard to good practice and evidence<sup>8</sup>
- the support is required to complement the informal supports you have available, by taking into account what is reasonable for families, carers, informal networks and the community to provide<sup>9</sup>
- the support is most appropriately funded or provided by the NDIS<sup>10</sup>

- the support is not more appropriately funded by another service system, agency, person or body, such as the education system or the health system.<sup>11</sup> We can't fund a support if it's the responsibility of another service system.

## What supports don't we fund?

We do not fund a support if:<sup>12</sup>

- it is likely to **cause harm** to you or others<sup>13</sup>
- it is **not related** to your disability<sup>14</sup>
- it **duplicates** other supports delivered by the NDIS<sup>15</sup>
- it is considered a **day-to-day living cost** (for example, rent, groceries or utility costs like your water bill) that are **not attributable or caused by** your disability support needs<sup>16</sup>
- providing the support would be **against the law**<sup>17</sup>
- it consists of **income replacement**<sup>18</sup>
- it is the **responsibility of other service systems** to provide (for example, your state government, the education system, or the health system).<sup>19</sup> These different systems have different responsibilities, and are designed to complement each other to form a government safety net. Like all Australians, NDIS participants continue to have access to these systems. We can't fund a support if it's the responsibility of another service.

## How do we manage the financial sustainability of the NDIS?

The NDIS is an insurance scheme, and one of our core functions is to manage the financial sustainability of the Scheme.<sup>20</sup>

When we make decisions about the supports we fund in your plan, we must also consider our need to ensure the **financial sustainability of the NDIS**.<sup>21</sup> This means we must work within our funding budget, set through agreements between the Australian, and State and Territory governments.

It's also important to know the NDIS is only one part of the broader National Disability Strategy that supports people living with disability. The overall success and sustainability of the National Disability Strategy relies on:

- people accessing their informal support network to get the help they need from day to day

- people using their personal income to pay for their day to day living expenses, as is expected of all Australians
- mainstream and community services being available from state and territory governments, and other federal government programs such as Medicare
- a fair distribution of NDIS supports to those who need them, provided within our funding budget.

Staying within our budget ensures the NDIS will be here to support generations of Australians and their families.

## What principles do we use to create your plan?

We use the following 7 principles, to create plans that help you get the reasonable and necessary supports you need, and to make sure the Scheme is financially sustainable:

- [Fair for everyone, both today and for future generations](#)
- [Fair funding to pursue your goals](#)
- [Evidence-based best practice](#)
- [Fair early investments](#)
- [Fair support across service systems](#)
- [Fair supports for your disability needs](#)
- [Fair assistance from multiple programs](#)

### **Fair for everyone, both today and for future generations**

While we need to consider your individual circumstances and disability needs, we also need to make consistent decisions and treat people fairly.

This means participants with similar circumstances and disability needs should receive similar amounts of supports in their plans. We also need to ensure the total cost of all participant plans are within the overall NDIS budget set by governments.

We use Typical Support Packages to help us do this. The Typical Support Package give us an indication of what supports we'd usually expect to include in your plan, based on your situation and disability support needs.

Each support in your plan must be reasonable and necessary, but they also need to be reasonable and necessary as a package of supports. We approve your whole plan, not the individual supports in your plan in isolation.<sup>22</sup> The Typical Support Package helps guide this validation process.

The Typical Support Package also helps to guide the consistency of our decision making process. We use these to check your overall plan to make sure that all your supports make sense together, and that your support types and amounts will complement each other to help you fulfil an ordinary life.

We may then increase or decrease the funding in your plan based on:

- our discussion with you
- any reports or other information we have
- applying the [NDIS funding criteria](#).

This helps keep the system fair for everyone, and ensure we remain financially sustainable.

### **Fair funding to pursue your goals**

Goals are important.<sup>23</sup> The supports we fund need to help you increase your independence and pursue your goals.<sup>24</sup> This means your supports should help overcome any disability-specific barriers which may be stopping you pursuing your goals.

This doesn't mean we fund all support costs associated with you pursuing your goals. Also, you may have goals and aspirations we can't fund supports for. This is because helping you pursue your goals is only one of the NDIS funding criteria, so not all supports that help you to pursue your goals will be reasonable and necessary.

Other things to know about when setting your goals:

1. **Setting more goals or bigger goals doesn't mean we'll provide more funding or fund more supports.** For example, if your goal is to live independently in a house with a swimming pool, we may fund home modifications that address your disability related needs. This might be a home modification to make your bathroom accessible. We won't fund the swimming pool because this isn't related to your disability support needs. The funding in your plan might be similar to someone else who has a goal of 'to have a more accessible bathroom'.
2. **Setting a goal doesn't mean we have an obligation to fund supports that help you pursue that goal.** For example, if your goal is to get a gym membership to get fit, we wouldn't usually fund this. Gym memberships are things that all people, with or without disability, might want or need.
3. **Setting a goal about an explicit type or amount of support you might want doesn't mean we have an obligation to fund that support or provide that amount of funding.** For example, you may tell us your goal is 'to get a top model shower commode' and you show us the one you want costs \$4,000.

If there is a shower commode that costs \$3,000, and your occupational therapist confirms this one will meet your needs, we are more likely to fund this one instead because it is likely to deliver the same result at a lower cost. We may also look at alternatives.

### **Evidence-based best practice**

We only fund supports that will be, or are likely to be, effective and beneficial for you, having regard to current good practice.<sup>25</sup> This means we consider if there is evidence that the support is effective and beneficial for someone with similar disability support needs.

We will consider different types of evidence when making decisions and we won't need an expert report for every support, as we can often rely on other information or evidence.

For example, we may already have information about whether the support is widely accepted to suit someone with your disability support needs.<sup>26</sup> The primary source of evidence we rely on, and give the greatest weight to, is evidence from sources that are reliable and widely-recognised. This includes published and refereed literature, and any consensus of expert opinions. If there is no evidence to show a support is reasonable and necessary,<sup>27</sup> we won't fund the support.

You can find the types of evidence we need on [our website](#), and in [Our Guidelines](#).

### **Fair early investments**

Having access to capacity-building supports early in your NDIS journey is considered to be an early investment. This early investment is intended to help increase your independence, and reduce your reliance on NDIS funding over time.

This is an important concept that we consider when we create your plan, and again at future plan reviews. When we review your plan, we reassess all the supports you require to meet your disability support needs at that time.

Over time, your capacity building supports may no longer be reasonable and necessary, in regard to your current functional capacity, the effectiveness of the capacity building supports,<sup>28</sup> and value for money.<sup>29</sup>

If your overall funding level goes down from one plan to the next, it may be because you no longer need the same type or amount of supports, such as capacity building supports. Also, if the capacity building investment has been successful at building your independence, then your need for other supports may also decrease, for example core supports.

So other things being equal, you should expect your overall plan value to reduce over time as the benefits of capacity building are realised.

## **Fair support across service systems**

The support you need may be the responsibility of another government service, such as education or health. We don't fund these services, and need to consider the supports you should receive from these services when determining the supports in your plan.

## **Fair supports for your disability needs**

When we make decisions about which supports we can fund, we consider whether a support is reasonable and necessary for you and apply the [NDIS funding criteria](#). Sometimes, you might ask for supports to help with impairments that were not part of your Access eligibility assessment. When this happens, we need to make sure the support will help you address needs that arise from an impairment that meets the same eligibility criteria we consider at [Access](#).

You don't need to make a new Access request if you ask for supports to help with an impairment that was not part of your Access eligibility assessment. We will work out if you need the support you have asked for to address an impairment that would meet our Access criteria. We may ask you to provide evidence to help us work this out. We will decide if the requested support is reasonable and necessary. We will apply the NDIS funding criteria based on the impairments that would meet our Access criteria.

By funding the right disability supports for your permanent impairments that meet our Access criteria, we are ensuring the system is fair for everyone, and that the NDIS remains financially sustainable.

## **Fair assistance from multiple programs**

NDIS funding can't duplicate other funding or supports you may receive due to your disability.

For example, you may have received a lump-sum payment or receive regular payments as a form of compensation for an accident. Or, you may be receiving ongoing supports from another program or insurance scheme, for example, Worksafe or the Transport Accident Commission.

We don't duplicate this funding or these supports. We may reduce the total value of your NDIS plan to account for compensation you receive, or we may not fund certain supports.

## **What is an NDIS plan?**

Once you're an NDIS participant, we will work with you to create your NDIS plan. You can find out more about how to become a participant in [Applying to the NDIS](#).



Your NDIS plan sets out your goals and the supports that will help you pursue those goals. We create your plan based on your disability support needs. Your plan will be just for you. You can have as many goals as you want in your plan and they can be as long as you want.

Your plan will include information about:<sup>30</sup>

- you and your living situation
- your goals, or things you want to work towards
- who supports you, for example your family, friends, community and other government services
- any NDIS supports we fund
- how you can use your NDIS funding
- who will manage your NDIS funding
- when we'll review your plan.

This page is about how we make decisions when we create your plan. If you'd like general information about how planning works, check out the [Creating Your Plan](#) page on our website.

## How do we create your plan?

Once you [become an NDIS participant](#), we go through the planning process together.

When we create your plan, we:

- set up a planning conversation, so we can get to know you and discuss your situation
- consider what supports community and other government services can provide to help you pursue your goals and live as independently as possible
- consider if you need any NDIS funded supports, and if they meet the [NDIS funding criteria](#)
- ask for further information about your support needs, if we need to
- develop and approve your plan
- send your plan to you.

You can ask other people to help you, if you want to. For example, you can have friends, family or an advocate join the planning conversation. They can also help you to make your own decisions about your plan.



If you need someone else to make decisions for you about your NDIS plan, we can help you set this up. This may be:

- a [plan nominee](#) if you're an adult
- a [child representative](#) if you're under 18 years old.

We'll start creating your plan within **21 days** after you become an NDIS participant.

Learn more about our timeframes to create your plan in our [Participant Service Guarantee](#).

## What can you expect from us when we create your plan?

We'll create a plan that will:<sup>31</sup>

- be personalised and directed by you
- respect the role of family, carers and other people who are important to you
- build the capacity of families, carers and your community to support you where appropriate
- consider the support your friends and family provide, and the support services available to everyone in the community
- respect your right to have control over your life and make your own choices
- help you participate in the community, and help you study or find and keep a job, if you want to
- focus on choice and flexibility when it comes to your goals, needs and your supports.

## What happens in your planning conversation?

The planning conversation is an important part of the planning process. We'll talk with you about your daily life, living situation, goals and supports. This helps us decide what NDIS funded supports to include in your plan.

We'll ask how you want to have your planning conversation, for example where and when we meet with you, or if you would prefer to do it over the phone. You can bring anyone you choose, such as your family, friends or advocates, to the meeting.

## What information do we look at before your planning conversation?

Before your planning conversation, we review:

- the information in your [NDIS Application Form](#)
- any reports from your doctors or allied health professionals

- other assessments you give us, for example from other government agencies or disability service providers
- other relevant information we have about your support needs
- any other information you give us.

This helps us get to know you better, and learn about your situation. It also helps us check where we might need more information about you to help us create your plan.

### **What will we talk about in your planning conversation?**

We'll talk to you about your daily life, and what you'd like to do in the future. We'll also talk about how the NDIS can help you do what you want to do.

We'll ask you about things such as:

- your goals
- where you live, and your living arrangements
- how you move around your home and your community
- who supports you now, such as your family, friends or service providers
- support available from community and other government services to help you learn new skills and become more independent
- what self-care support you need
- if you use or need [equipment, technology or devices](#), also known as assistive technology
- what [social and recreation activities](#) you'd like to do now or in the future
- if you need help to build friendships or connect with your family
- if you'd like to [work or study](#) now or in the future
- what support you need to build your skills and do more things yourself.

Learn more about [preparing for your planning conversation](#).

We'll also ask you how you would like to manage your NDIS funding. [Learn more about plan management](#).

All the information you give us helps us create your plan. We will keep your personal information safe and secure. Learn more about [Your Privacy and Information](#).

For a plan review, we might not need to ask all these questions again. Or we might not need to have a planning conversation at all. Learn more about [plan reviews](#).

## How do you set the goals in your NDIS plan?

We need to know your goals so we know how we can help you.

Your goals are your own personal desires about what you'd like to do. You can have as many or as few goals as you want.

Your goals can be big or small, short term or long term, simple or complex. They can be about anything you want to work towards.

You may express your goals broadly, or you may have specific goals. For example, you may express one of your goals as 'living independently'. Or, you may express your goal as 'to have an accessible bathroom'.

You can set any goals you like, even if they're about things we won't fund supports for.

## How can you tell us your goals and the information about you?

The first part of your plan has information about:<sup>32</sup>

- your daily life and living situation
- your social, work and study life
- the people who support you
- your goals.

You, or your plan nominee or child representative, set your goals and tell us what information you want to include about your life. This is sometimes called the 'participant's statement of goals and aspirations'.<sup>33</sup>

If you want, your family and friends who support you can also give us information about their life.

You can tell us your goals at any time before we approve your plan. If you tell us your goals in person or over the phone, we'll write them down for you.<sup>34</sup>

They are your goals and we'll write them down in your own words. We can't change your goals or choose them for you. But we can help you choose what words to use if you want us to.

Learn more about [setting your goals](#).

## Will we always fund supports for your goals?

Your NDIS funding is aimed to provide you with the supports you need for your disability.

These supports may help you increase your independence and pursue your goals. You can also be supported through mainstream and community services, or informal supports you can get through family and friends.

The supports we fund should help you pursue your goals,<sup>35</sup> but you don't need a specific goal for every support in your plan. When we decide if a support will help you pursue your goals, we consider your whole situation.

We look at the disability specific barriers that prevent you from pursuing your goals, and how the support will address your disability support needs.

There are some things to remember when setting goals:

- Setting more and bigger goals doesn't mean we'll fund more and bigger funded supports.
- Setting a goal doesn't mean we have an obligation to fund supports that help you pursue that goal.
- Setting a goal about an explicit type or amount of support you might want doesn't mean we have an obligation to fund that support or in that amount.

This is because helping you pursue your goals is only one of the NDIS funding criteria.<sup>36</sup> A support must meet all of the NDIS funding criteria to be funded under the NDIS. So not all supports that help you pursue your goals will be [reasonable and necessary supports](#) we can fund in your plan.

For example, you might be ready to look for work and have a goal to find a job. [Disability Employment Services](#) help people with a disability look for jobs, so we usually won't be able to fund this support.

But we can help you connect with a Disability Employment Service, and consider what supports we could fund to help build your job skills. Learn more about [Work and Study Supports](#).

Learn more about [how we consider your goals](#) when we decide what supports to include in your plan.

### **Who can help you set your goals?**

You can ask other people for help to set your goals if you want to. For example, your friends, family, Local Area Coordinator or Early Childhood Partner can help you.

You can also change your goals at any time, even after we approve your plan. Learn more about [goal setting](#).

We'll talk with you in your planning conversation about what your goals will mean for your NDIS plan. For example, we could talk about:

- what your goals will look like for you
- how you can work towards your goals
- when you'd like to work on your goals
- what supports you need to work towards your goals, noting that just because you have a goal doesn't mean we have to provide funded supports for it
- where you might get supports to work towards your goals, for example community or mainstream services
- if we'll fund supports to help you work toward your goals
- how you could develop skills and talents you haven't focused on before
- what supports you need to overcome any challenges in working towards your goals
- if you'd like to include smaller goals as part of a big goal
- if you'd like to add a few steps to work towards your goals.

For example, you might choose a goal, 'I want to go on a holiday next year'. You might also choose to add steps, like saving up money for your travel and hotel, towards achieving your goal.

Learn more about [preparing your goals](#).

You can also check out the [planning booklet \(Booklet 2\)](#) to help prepare this information.

## How do we think about risks when we create your plan?

You have the right to decide what you do each day and to make your own life choices. For all of us, our choices come with some risks. We all make our own choices about how much risk we want to take in our lives. You should also be able to choose how much risk you want to take in your life.

We can't fund supports that risk harming you or someone else<sup>37</sup>. But we will try and balance this with enabling you to make your own choices wherever possible.

Some of these risks might affect what we can fund in your plan, or who manages your NDIS funding. For example, there might be risks to your personal safety, your personal money, or your NDIS funding.

We think about if there are any risks with your current support arrangements. For example, there might be risks to your family or friends health if they keep supporting you when they get older. If so, we could look at including NDIS funded supports to reduce these risks.

We also consider any risks around your safety and wellbeing. For example, there could be risks if you're socially isolated, or rely only on providers for support. Or, there could be risks of physical injury to you or the people who support you.

When we create your plan, we'll help you think about supports that help you live your life the way you want to.<sup>38</sup> We balance your right to take reasonable risks in pursuing your goals, with your safety and the safety of other people.<sup>39</sup>

We'll talk with you about how we can help you reduce risks where we can. There are a few things we could do to reduce risk, and make sure your plan meets your needs. For example, we could:

- [review your plan sooner](#)
- fund supports to help you build your support network, for example helping you make friends or build relationships in your community
- set up regular chats with your planner, Local Area Coordinator or Early Childhood Partner
- make sure any providers using restrictive practices are NDIS registered and follow the [NDIS Quality and Safeguards Commission](#) requirements
- let you know about how you can [complain about your service providers](#) or [complain about our service](#) if there are any issues
- include funded supports, such as budget training, to [help you manage the funding in your plan](#).

## How do we decide what supports to include in your plan?

NDIS supports are the services, items and equipment we fund or provide under the NDIS. An NDIS support is the practical description of how we help you under the NDIS.<sup>40</sup>

There are two types of NDIS supports:

- the general supports we provide to you
- the reasonable and necessary supports we fund in your plan.

### General supports

General supports are those we provide to you, such as a Local Area Coordinator or Early Childhood Partner.

We help you develop your plan and connect with supports and activities in your area. For example, we can help you connect with:

- **informal supports**, such as your friends, family or other people you know in your community
- **community supports** that are open to everyone in the community, such as sporting clubs, activity groups or libraries
- **mainstream supports** – other government services such as the health and education systems.

General supports are not funded through your NDIS plan.

General supports can be provided by:

- an [Early Childhood Partner](#) for children under 7 years old
- a [Local Area Coordinator](#) for people aged 7 or older
- [National Community Connectors](#)
- community organisations through the Department of Social Services [Information, Linkages and Capacity Building program](#).

We can provide these general supports to everyone with a disability, including people who are not NDIS participants.<sup>41</sup>

### **Reasonable and necessary supports**

Reasonable and necessary supports are the disability supports we fund in your plan. You can use this funding to buy supports from service providers.

All NDIS supports need to meet the [NDIS funding criteria](#). For example, they need to be related to your disability, value for money, and effective and beneficial.

Each support we fund in your plan must be a reasonable and necessary support, however we also consider how your supports will work together as a package to address your disability support needs, or to achieve an outcome. The supports we fund must be reasonable and necessary individually, but they must also be reasonable and necessary as a package of supports.<sup>42</sup>

If you need a new support, which now means your overall package of supports doesn't meet the NDIS funding criteria anymore, we may either:

- not include the new support in your plan
- include the new support in your plan, but also reduce the other supports in your plan.

For example, a home modification may reduce your need for other supports. If we plan to fund a home modification, we will need to take that home modification into account when



considering what other supports are reasonable and necessary, such as the amount of care you need at home.

We also decide how we describe the supports in your plan. We can describe your supports as:

- **Flexible** – you have greater flexibility on what you buy within the description of the supports. This is sometimes called supports ‘described generally’.
- **Fixed** – you must buy the support as we describe it in your plan. This is sometimes called a ‘stated support’ or supports ‘described specifically’.

We describe most supports as flexible when we can. When supports are described as flexible, you will have greater flexibility over the support you can buy that falls within the description of the support in the plan. When supports are described as fixed, you will have less flexibility.

We divide your supports into 3 different budgets:

- **Core Supports** – supports for everyday activities
- **Capacity Building Supports** – supports to help you build your skills and increase your independence
- **Capital Supports** – supports such as assistive technology, vehicle modifications, home modifications and Specialist Disability Accommodation.

Each budget is divided into a number of support categories. Support categories have more detail about what supports you can buy with your funding. When we describe your supports as flexible, you can usually choose what supports you buy within the [descriptions for each support category](#).

Your Core Supports budget is the most flexible. You can usually use your funding across all the support categories except transport in the Core Supports budget if:

- we described the supports as flexible
- you have the same plan management options for your Core Supports.

Learn more about the [support budgets and support categories in your plan](#).

We also consider our [Participant Service Charter](#) and [what you can expect from us](#) when we create your plan.

We look at all the information we have when we decide what supports to include in your plan.

Check out our [Reasonable and Necessary Supports Guideline](#) for how we decide what supports to include in your plan, and how we describe them.

We also have detailed information on how we make decisions about different types of supports. Learn more on our [Supports We Fund page](#).

## What if we need more information?

Sometimes we might ask for more information to create and approve your plan. We'll do this if we don't have enough information to decide what supports to include in your plan.

We can ask you to:

- give us more information that is reasonably necessary to create or approve your plan<sup>43</sup>
- get an assessment, usually from an allied health professional, of your support needs and send us the report<sup>44</sup>
- get a medical, psychiatric, or psychological examination and send us the report.<sup>45</sup>

For example, we might need more information if you have complex care needs. We could ask you to get an assessment from an occupational therapist. This will help us understand your support needs at home and in the community. It also helps us work out what supports to fund in your plan.

With your consent, we can also ask someone else to give us information we need to create and approve your plan.<sup>46</sup> For example, we can ask your doctor, or the people who support you, to give us information.

When we ask for more information or to get an assessment, we'll tell you:

- what you need to do
- what information we need
- how you can send us the information
- when you need to give us the information.

We must give you a reasonable opportunity, and a reasonable amount of time, to give us this information.<sup>47</sup> The sooner you can give us the information, the sooner we can create and approve your plan.

Your plan will include funding for any assessments or examinations we ask for. If we need independent information about you, we avoid any conflicts of interest as much as possible. This means we usually won't choose an assessor you know.

We only ask for an assessment or examination if:

- it will help us create your plan
- we don't already have the information
- the benefits outweigh the time and cost.

You don't have to give us this information or get these assessments. But without them, we might not have enough information to understand and approve the supports you need.

Sometimes, we might need to approve your plan before you give us this information.<sup>48</sup> For example, we might approve your plan so you have funding for urgent self-care supports you need. We could then review your plan once you have the assessments and reports for other supports, such as assistive technology.

## How do we decide how funding is managed in your plan?

### What do we mean by managing your funding?

Managing your NDIS funding means:<sup>49</sup>

- buying the supports in your plan, including paying taxes
- claiming and managing your NDIS funding, such as paying for supports on time
- keeping track of what you buy with your funding, including keeping receipts and invoices
- spending your funding according to your plan.<sup>50</sup>

Your plan will say who manages your NDIS funding.<sup>51</sup>

### What are your plan management options?

You have three options for who manages the funding in your plan.<sup>52</sup>

- **Self-managed:** [you, or your plan nominee or child representative, manage the funding](#) and pay your providers.
- **Agency-managed:** we manage the funding and pay your providers.
- **Plan-managed:** a [registered plan management provider](#) manages the funding and pays your providers.

You can also choose a mix of these types of plan management. For example, you might like to manage some of the funding yourself, and we'll manage the rest.

There are a few other things to remember when you choose your plan management options. If your funding is:

- Agency-managed, you must use NDIS-registered providers<sup>53</sup>
- Agency-managed or plan-managed, your providers or your plan manager can only claim up to the [NDIS Price Guide](#) rates
- plan-managed, we'll always include plan-management fees in your plan.

[Learn more about ways to manage the funding in your plan.](#)

You can also [check out our booklets](#) for information about plan management.

You can ask us to change how you manage your plan at any time. There are no restrictions on how often you can ask to change your plan management.

If you want to change your plan management, you'll need a plan review.<sup>54</sup> If this is the only change you want, we can often do this without the full plan review process. Learn more about [reviewing your plan](#).

## How do we decide who manages your funding?

We'll ask you at your planning conversation who you want to manage your funding.

We must agree to your request, unless:<sup>55</sup>

- you already have a [plan nominee](#), who can choose who manages your funding
- you want to self-manage the funding but you, or your plan nominee or child representative, are [bankrupt or insolvent under administration](#)
- you want to self-manage the funding but that would be an [unreasonable risk to you](#)
- it's for [in-kind supports, or cross-billing payments](#) for younger people in residential aged care.

There are a few other things to remember.

- We'll let you know what your plan management options will mean for you.
- You can also ask your friends, family or service providers for advice.
- We need to consider any legal orders about your finances, such as court or tribunal orders.
- If you're under 18, your [child representative](#) can choose how to manage your plan funding.<sup>56</sup>

If you're not happy with the plan management decision we make, you can ask for a review of our decision.

Learn more about [requesting a review of decisions we make](#).

## What if you have a plan nominee?

If you have a [plan nominee](#), they will choose how to manage your plan funding if it's part of their nominee arrangement.<sup>57</sup> This means we decide your nominee is responsible for managing your funding, and they agree to it.

Your nominee has a duty to work out what you want. They need to make decisions that help your personal and social wellbeing.<sup>58</sup>

Learn more about [nominees](#).

## Can you manage your own funding?

We're committed to helping you manage your own funding if that's what you want to do. There are risks for us all in managing our money. Where possible, we'll help you make decisions about money, just as all Australians do.

If you want to manage your own funding, there's a few things to keep in mind. You'll have more choice and control over your plan. You'll also have extra responsibilities, like keeping receipts for what you buy with your funding.

Learn more about [self-managing](#).

You, or your plan nominee or child representative, can self-manage your funding unless:<sup>59</sup>

- you, or your plan nominee or child representative, are currently [bankrupt or insolvent under administration](#)
- there's an [unreasonable risk](#) if you self-manage your funding.

## Are you bankrupt or insolvent?

You can't manage your NDIS funding if you're currently an insolvent under administration.<sup>60</sup> Your plan nominee or child representative also can't manage your funding if they're an insolvent under administration.<sup>61</sup>

Insolvent generally means you can't pay your debts when they are due.

Your NDIS funding can't be self-managed if you, or your plan nominee or child representative:

- are currently [bankrupt](#) – contact the [Australian Financial Security Authority](#) if you're not sure
- have your property under the control of people you owe money to,<sup>62</sup> for example, your bank or the Australian Financial Security Authority
- have a [personal insolvency agreement](#) to repay money you owe, and you haven't followed the agreement<sup>63</sup>

- have a [debt agreement](#) to repay money you owe.<sup>64</sup>

This also applies if you, or your plan nominee or child representative, are an insolvent under administration in another country.

You might be able to self-manage your funding after you stop being an insolvent under administration. But we'll consider if there might be an unreasonable risk in you managing your own funding.

Your plan nominee might be a company or body corporate, like a service provider or advocacy organisation. If so, they can't be insolvent either.

A company or organisation can't manage your funding if they are under [voluntary administration, liquidation or receivership](#).

### **Is there an unreasonable risk if you self-manage your funding?**

You have the same right as all Australians to take reasonable risks in managing your money. We respect your right to take reasonable risks in self-managing your NDIS funding.

But you can't self-manage your funding if this would create an 'unreasonable risk to you'.<sup>65</sup> Your plan nominee or child representative also can't manage your funding if that would be an unreasonable risk to you.<sup>66</sup>

If you're older than 18 and want to self-manage your funding, we'll consider if this could put you at risk. This could be if you're vulnerable to physical, mental or financial harm. Or, if someone might pressure you to do something.<sup>67</sup>

We'll also think about:

- how well you make decisions and manage your money<sup>68</sup>
- how well you managed your funding in the past,<sup>69</sup> for example if you managed disability funding before the NDIS
- if you were previously bankrupt or insolvent under administration, how well you manage your money now<sup>70</sup>
- if you have a court or tribunal order that someone else, such as a financial trustee or guardian, manages your money<sup>71</sup>
- if your informal supports could help you reduce any risks, for example if they help you manage your money.<sup>72</sup>

We consider what strategies we could use to reduce risks, including:<sup>73</sup>

- giving you a shorter plan
- having regular check-ins

- including supports in your plan to help you manage your funding.

When we think about risks, we think about the types of supports you want to manage. There might be unreasonable risks for you to self-manage some supports, but you might be able to manage others.

For example, it might be risky for you to manage the funding for a \$30,000 home modification. But you might be able to manage a \$500 home modification like a grab rail.

If your plan nominee or child representative wants to manage your funding, we'll think about:<sup>74</sup>

- how well they manage their money
- if any business or other interests might affect how they manage your money
- whether we believe they will use your NDIS funding according to your plan
- if any safeguards or strategies in your plan could help reduce any risks to you.

### **What if you want to learn to manage your funding in the future?**

We might be able to fund supports to help build your skills to manage your NDIS funding.

For example, we might be able to fund a support called 'Training in plan and financial management'. This can help you learn to:

- budget and keep records of your purchases
- choose your supports and get the most out of your plan
- claim your NDIS funding, pay providers and make service agreements.

This support will need to meet the [NDIS funding criteria](#) for us to fund it in your plan. Either a plan manager or a Support Coordinator can provide this support.

For more information about this support, talk to your planner, Local Area Coordinator or Early Childhood Partner.

### **When do we make your funding Agency-managed or plan-managed?**

If you don't choose who will manage your funding, or if you can't self-manage any parts of your funding, we have to decide for you. We'll choose to make those parts of your funding Agency-managed or plan-managed when we approve your plan.<sup>75</sup>

When we decide if it's Agency-managed or plan-managed, we think about your goals, supports and the providers you want to use.<sup>76</sup> For example, we consider if you want to use providers that are not NDIS registered.



## What if the supports have already been paid?

In some rare cases, other government agencies have already paid for supports through funding outside your plan. These supports have already been paid for, so you won't be able to manage the funding for these supports.

These include:

- [in-kind supports](#)
- cross-billing payments to the Department of Health if you're a [younger person in residential aged care](#).

## How long will your plan go for?

Everyone has different goals, living situations, and circumstances. So we'll work with you to decide how long it'll be before we must create your next plan. This will be based on your individual situation.

We think about how long you want your plan to go for. We'll try to make the plan length what you want, where we can.

If you're not happy with how long your plan goes for, you can ask for a review. Learn more about [reviewing decisions we make](#).

Your plan will say when we must do a plan review, if we haven't reviewed your plan before a certain date or circumstance.<sup>77</sup> This is called the 'plan review due date'. We could write this as:

- a date, for example '1 January 2021'
- a circumstance or milestone, 'when Constantine starts school'
- both a date and a milestone, 'when Macey starts her new job, or 1 July 2021: whichever happens first'.

We have more information in [Appendix A](#) on how long we usually make your plan.

## When will we give you a longer plan?

If your support needs and circumstances will likely stay the same, we usually give you a 24-36 month plan. We can give you a 24-36 month plan if:

- you know how to use your NDIS plan
- your disability support needs are stable
- you have strong informal supports and living arrangements

- any work or study situation is stable.

### Example

Sarah is 35 years old and has her second planning conversation. Her previous plan worked well, and her support needs likely won't change soon.

She asks for a longer plan as she knows what supports she needs. Her planner decides to approve a 36-month plan.

### When will we give you a shorter plan?

We usually give you a shorter plan if your needs might change over the next year or two. This includes if you:

- are younger than 8
- have changing support needs, such as if your disability gets worse over time
- might [leave the NDIS](#) in the next year or two, including if you were eligible for the NDIS under the [early intervention requirements](#)
- might change your work or study in the next year or two
- don't have a strong support network, or there's risks to your safety or your personal money
- have very high support needs, or need behaviour supports
- need assessments to determine your disability support needs
- need high cost assistive technology or home modifications
- need disability-related health supports.

We might also give you a shorter plan if you need extra help to link in with supports. Or, you might need extra help to use your funding according to your plan.

For example, we could give you a shorter plan and include funding for Support Coordination. A Support Coordinator could help you use the right amount of funding each month. When we next review your plan, we can check if you're linked in to the supports you need. And, we'll check if you're using the right amount of funding.

If you're a [younger person in residential aged care](#), we usually give you a 12-month plan and we'll [check-in](#) with you regularly. We'll discuss how we can help you move out of aged care if you want to, or whether your supports work for you if you want to stay. We may be able to give you a longer plan if you want one.

Remember, you can always talk to your Support Coordinator or planner if you want to move out of residential aged care.

### Example

Joe is 16 and will finish school in 18 months. We give Joe a 17-month plan. He'll have the chance to set new goals before he gets his next plan.

When it's time to create his next plan, we can have another look at his supports. His next plan will assess his goals and support needs after he leaves school.

## When will we approve your plan?

We'll approve your plan as soon as we reasonably can based on your situation.<sup>78</sup> We may take longer to approve your plan if we need you to give us more information or get an assessment.

**For children younger than 7**, we aim to approve your plan within **90 days** after you become a participant.

**If you're 7 or older**, we aim to approve your first plan within **70 days** after you become a participant.

Learn more about our timeframes to create your plan in our [Participant Service Guarantee](#).

## What do we think about when we approve your plan?

When we approve your plan we must:

- think about your [goals](#)<sup>79</sup>
- consider any assessments about your support needs<sup>80</sup>
- decide that each support meets the [NDIS funding criteria](#), and as a package of supports<sup>81</sup>
- decide if we need to reduce the amount of funding in your plan because you can get [compensation](#) outside the NDIS<sup>82</sup>
- consider the principle that you should manage your plan as much as you want to<sup>83</sup>
- think about how your previous plans have worked for you, including how well they met your disability support needs.<sup>84</sup>

We also consider the principles about plans.<sup>85</sup> These principles include things like:

- Your plan is just for you.

- Your plan will work alongside other supports you can get outside the NDIS, such as informal, community and mainstream supports.
- Your plan should give you as much choice and independence about your life.

You can read the full list of principles about plans in the [NDIS Act](#).

## What happens once you have your plan?

Once we approve your plan, you'll get a copy within **7 days**.<sup>86</sup> We'll ask in your planning conversation about how you'd like to receive your plan.

We usually send it out by mail. You can also find it on the [myplace participant portal](#) as soon as we approve it.

If you have a nominee or child representative, they'll get a copy too. You can also ask us to share it with other people. We can only share your plan where you ask us to. Learn more about [Your Privacy and Information](#).

Once you have a plan, you can start using it to buy your supports. Your plan officially 'starts' on the day we approve it.<sup>87</sup> Your Local Area Coordinator, Early Childhood Partner or Support Coordinator can help you start using your plan.

We can only pay for supports you buy after your plan starts.

Your plan ends when we create a new one, or you [leave the NDIS](#).<sup>88</sup> Your plan doesn't expire or stop, even if we haven't created a new plan by the plan review due date. You are never left without funding or supports.

Sometimes we'll need to suspend your plan. This usually happens when:

- you're overseas for more than 6 weeks – there are some situations we can extend the 6 week period
- [you don't claim compensation](#) you're entitled to after we ask you to, for example after you've sustained an injury.

Learn more about [plan suspensions](#).

## What happens during a check-in?

During your plan, we'll check-in with you to see how you're going, and how your plan is working for you. We may check-in with you:

- at regular intervals, such as each year
- if we think your plan might not be working for you, for example if you're using too much or too little of your supports.

We usually discuss:

- how you're going with your goals
- if your plan and funding works well for you
- if your situation has changed.

After our check in, we may need to create and approve a new plan for you. This might be because your plan is due for review or because your plan doesn't meet your needs. Learn more about [plan reviews](#).

If your plan is working well for you and your supports still meet the [NDIS funding criteria](#), we could give you a new plan with the same supports. Your new plan might also have less supports if there are some you no longer need. Or you might need a plan with more support.

We'll make this decision based on your support needs, the principles we follow to create your plan and the [NDIS funding criteria](#).

We'll check each support is reasonable and necessary individually, as well as when considered as a package.

Learn more about check-ins in our [Your Plan Guideline](#).

## Can you change your plan?

Once it's approved, your plan can't be changed, but we can create a new plan if you need one.<sup>89</sup>

If you want to change the information about you and your goals, we can create a new plan at any time.<sup>90</sup> This new plan will have the new statement about you and your goals. It'll have the same supports as your existing plan.<sup>91</sup>

You can also request a plan review if your situation or support needs change. Please get in contact with your Local Area Coordinator, Early Childhood Partner, Support Coordinator, or planner if you'd like to request one. We also have [a form you can complete](#).

Learn more about [plan reviews](#).

## What if you don't agree with your plan?

If you're not happy with your plan, you should talk to your Local Area Coordinator, Early Childhood Partner, Support Coordinator, or planner.

They may be able to explain the decision, clarify how you can use the funding, or help you fix any problems. It's a good idea to do this soon after you get your plan.

We can also give you written reasons on why we made the decision. [Contact us](#) if you'd like reasons for our decision.

If you don't agree with our decision to approve your plan, you can ask for an internal review. Your Local Area Coordinator, Early Childhood Partner, Support Coordinator or planner can help you ask for an internal review. We also have [a form you can complete](#).

Having an internal review means someone who wasn't involved in creating your plan will review our decision to approve your plan. They'll consider if we made the right decision under the laws for the NDIS. An internal review is different to a [plan review after a check-in or when your situation changes](#).

Once you get your plan, you have 3 months to ask for an internal review.<sup>92</sup>

Learn more about [reviewing our decisions](#).

## Appendix A: Plan duration guidance

Below is a guide on how long we usually make your plan before we must do a plan review. When we decide the plan review due date, we always consider:

- how long you want your plan to go for before we do a plan review
- your current situation.

For children younger than 7, we recommend a plan length of 12 months. This is due to the major changes in early childhood. Sometimes, we can do a plan for up to 24 months for young children, if it is better aligned with important transition points and milestones. For more information, check out [Early Childhood Early Intervention](#).

Plan Duration Criteria	Recommended plan duration	Recommended plan duration
	Aged 7 years and older	Younger than 7 years of age
Your living situation and support needs are stable.	Up to 36 months	12-24 months
You are in an unstable living situation, for example if you are homeless or in temporary accommodation.	6 -12 months	6 -12 months

Plan Duration Criteria	Recommended plan duration Aged 7 years and older	Recommended plan duration Younger than 7 years of age
<p>You are likely to leave the NDIS in the next 12 months. For example, if you were eligible for the NDIS through the early intervention criteria, and you have built your skills.</p> <p>You might need a 12-month plan if you still need to finish your skill development. Or, you might need a 6-month plan if you're ready to leave.</p>	6 -12 months	6-12 months
You need more than \$15,000 per year in Capacity Building supports.	12 months	12 months
You have used less than 20% of your NDIS funding in your current plan.	12 months	12 months
You are currently receiving compensation or may be eligible for compensation.	12 months	12 months
You live in Specialist Disability Accommodation (SDA).	12 months	12 months
<p>You are a younger person in residential aged care aged under 65, or Indigenous and under 50, and you:</p> <ul style="list-style-type: none"> <li>• have a goal to change your living situation or move home</li> <li>• only have 'cross-billing' fees, or have additional aged care related fees that are likely to change</li> <li>• are living in, at risk of entering, or transitioning out of an aged care facility.</li> </ul>	12 months	Not applicable



Plan Duration Criteria	Recommended plan duration Aged 7 years and older	Recommended plan duration Younger than 7 years of age
<p>You live in residential aged care and are 65 years or older, or you are Indigenous and aged 50 years or older, and you:</p> <ul style="list-style-type: none"> <li>• want a 24-month plan</li> <li>• only have cross-billing fees in your plan</li> <li>• have stable support needs and circumstances</li> <li>• are using the right amount of funding in your plan</li> <li>• don't have a goal to explore alternate housing goals.</li> </ul>	24 months	Not applicable
<p>You need disability-related health supports and:</p> <ul style="list-style-type: none"> <li>• your health support needs are unstable</li> <li>• your function is expected to change in the next 12 months</li> <li>• we ask you to get an assessment so we can understand your support needs.</li> </ul>	12 months	12 months
<p>You need behavioural support.</p>	12 months	12 months
<p>Your plan will include in-kind supports.</p>	12 months	12 months

## Reference list

- 
- <sup>1</sup> NDIS Act and delegated legislation made under the NDIS Act, especially NDIS (Supports for Participants) Rules and NDIS (Plan Management) Rules.
  - <sup>2</sup> NDIS (Supports for Participants) Rules r 5.1(b).
  - <sup>3</sup> NDIS Act s 34(1)(a).
  - <sup>4</sup> NDIS Act s 34(1)(b).
  - <sup>5</sup> NDIS Act s 34(1)(c).
  - <sup>6</sup> NDIS (Supports for Participants) Rules r 3.1(c).
  - <sup>7</sup> NDIS Act s 34(1)(c); NDIS (Supports for Participants) Rules r 3.1(a).
  - <sup>8</sup> NDIS Act s 34(1)(d).
  - <sup>9</sup> NDIS Act s 34(1)(e).
  - <sup>10</sup> NDIS Act s 34(1)(f).
  - <sup>11</sup> NDIS Act s 34(1)(f).
  - <sup>12</sup> NDIS (Supports for Participants) Rules part 5.
  - <sup>13</sup> NDIS (Supports for Participants) Rules r 5.1(a).
  - <sup>14</sup> NDIS (Supports for Participants) Rules r 5.1(b).
  - <sup>15</sup> NDIS (Supports for Participants) Rules r 5.1(c).
  - <sup>16</sup> NDIS (Supports for Participants) Rules r 5.1(d).
  - <sup>17</sup> NDIS (Supports for Participants) Rules r 5.3(a).
  - <sup>18</sup> NDIS (Supports for Participants) Rules r 5.3(b).
  - <sup>19</sup> NDIS Act s 34(1)(f).
  - <sup>20</sup> NDIS Act s 118(1)(b).
  - <sup>21</sup> NDIS Act s 4(17)(b).
  - <sup>22</sup> NDIS Act s 33(2).
  - <sup>23</sup> NDIS Act s 33(5)(a).
  - <sup>24</sup> NDIS Act s 34(1)(a).
  - <sup>25</sup> NDIS Act s 34(1)(d).
  - <sup>26</sup> NDIS (Supports for Participants) Rules r 4.1(d).
  - <sup>27</sup> NDIS Act s 34(1).
  - <sup>28</sup> NDIS Act s 34(1)(d); NDIS (Supports for Participants) Rules, rr 3.2-3.3.
  - <sup>29</sup> NDIS Act s 34(1)(c); NDIS (Supports for Participants) Rules r 3.1.
  - <sup>30</sup> NDIS Act s 33.
  - <sup>31</sup> NDIS Act s 31.
  - <sup>32</sup> NDIS Act s 33(1).
  - <sup>33</sup> NDIS Act s 33(1).
  - <sup>34</sup> NDIS Act s 33(8).
  - <sup>35</sup> NDIS Act s 34(1)(a).
  - <sup>36</sup> NDIS Act s 34(1)(a).
  - <sup>37</sup> NDIS (Supports for Participants) Rules r 5.1(a).
  - <sup>38</sup> NDIS Act s 4(4).
  - <sup>39</sup> NDIS Act s 118(1)(a)(v).
  - <sup>40</sup> McGarrigle v National Disability Insurance Agency (2017) 157 ALD 520 at [88].
  - <sup>41</sup> NDIS Act s 13.
  - <sup>42</sup> NDIS (Supports for Participants) Rules r 2.4; NDIS Act s 33(5)(c)
  - <sup>43</sup> NDIS Act s 36(2)(a).
  - <sup>44</sup> NDIS Act s 36(2)(b)(i).
  - <sup>45</sup> NDIS Act s 36(2)(b)(ii).
  - <sup>46</sup> NDIS Act s 36(2)(a).
  - <sup>47</sup> NDIS Act s 36(3).
  - <sup>48</sup> NDIS Act s 36(3).
  - <sup>49</sup> NDIS Act s 42(1).
  - <sup>50</sup> NDIS Act s 46(1).
  - <sup>51</sup> NDIS Act ss 33(2)(d); 42(2).

- 
- <sup>52</sup> NDIS Act s 42(2).  
<sup>53</sup> NDIS Act s 33(6).  
<sup>54</sup> NDIS Act s 37(2).  
<sup>55</sup> NDIS Act ss 43(2), 44.  
<sup>56</sup> NDIS Act s 74(2).  
<sup>57</sup> NDIS Act s 43(2)(b).  
<sup>58</sup> NDIS Act s 80(1); NDIS (Nominees) Rules rr 5.3-5.6.  
<sup>59</sup> NDIS Act 43(2).  
<sup>60</sup> NDIS Act s 44(1).  
<sup>61</sup> NDIS Act ss 44(1A), 74(4)(a).  
<sup>62</sup> Bankruptcy Act 1966 (Cth) s 50, pt X div 2.  
<sup>63</sup> Bankruptcy Act 1966 (Cth) pt X.  
<sup>64</sup> Bankruptcy Act 1966 (Cth) pt IX.  
<sup>65</sup> NDIS Act s 44(2)(a).  
<sup>66</sup> NDIS Act ss 44(2A), 74(4)(b)(i).  
<sup>67</sup> NDIS (Plan Management) Rules rr 3.8(a)-(b).  
<sup>68</sup> NDIS (Plan Management) Rules rr 3.8(c)-(d).  
<sup>69</sup> NDIS (Plan Management) Rules r 3.8(d).  
<sup>70</sup> NDIS (Plan Management) Rules r 3.8(d).  
<sup>71</sup> NDIS (Plan Management) Rules r 3.8(e).  
<sup>72</sup> NDIS (Plan Management) Rules r 3.8(f).  
<sup>73</sup> NDIS (Plan Management) Rules rr 3.8(f)(ii), 3.9.  
<sup>74</sup> NDIS (Plan Management) Rules r 3.7.  
<sup>75</sup> NDIS Act ss 43(3)-(4).  
<sup>76</sup> NDIS Act s 43(5).  
<sup>77</sup> NDIS Act s 33(2)(c).  
<sup>78</sup> NDIS Act s 33(4).  
<sup>79</sup> NDIS Act s 33(5)(a).  
<sup>80</sup> NDIS Act s 33(5)(b).  
<sup>81</sup> NDIS Act, ss 33(5)(c), 34, NDIS (Supports for Participants) Rules.  
<sup>82</sup> NDIS Act, s 33(5)(d), NDIS (Supports for Participants – Accounting for Compensation) Rules.  
<sup>83</sup> NDIS Act, s 33(5)(e).  
<sup>84</sup> NDIS Act, s 33(5)(f),  
<sup>85</sup> NDIS Act s 31.  
<sup>86</sup> NDIS Act s 38.  
<sup>87</sup> NDIS Act s 37(1).  
<sup>88</sup> NDIS Act s 37(3).  
<sup>89</sup> NDIS Act s 37(2).  
<sup>90</sup> NDIS Act s 47(1).  
<sup>91</sup> NDIS Act s 47(2).  
<sup>92</sup> NDIS Act s 100(2).