Your guide to: Self-management

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How to use this guide

This guide will help you understand what it means to self-manage some or all the funding in your National Disability Insurance Scheme (NDIS) plan. It will help you decide if it's the right option for you.

If you're already self-managing funding in your NDIS plan, this guide will provide useful information to help you get the most out of the process.

If you're a nominee you can also use the information in this guide. You'll need to think about your nominee duties, for example, if there's any conflict of interest.

You can use this guide along with:

- Factsheet: Creating your NDIS plan
- Factsheet: Using your NDIS plan

Learn more about self-management on the NDIS website.

Some words we use in this guide are explained in the glossary on the NDIS website.

Changes to the law: as part of the recent changes to the NDIS laws, we are moving towards a new framework for planning. Rules need to be developed for this new framework. We're working on how and when we'll introduce these changes.

Until then, the information in this guide is about our old framework for planning, which include the legislation changes we are introducing from now. All current plans will be known as 'old framework' plans, and we will continue to develop these until all participants have transitioned to the new way of planning.

What is self-management?

Self-management is when you, your plan nominee or child representative manage your NDIS funding. This means you have control over, and responsibility for, arranging and paying for the funded supports in your NDIS plan. It gives you independence, flexibility and choice when deciding what supports to buy to meet your needs and pursue the goals in your plan.

You can self-manage all or part of your NDIS funding.

One of the main benefits of self-managing is you can be innovative when choosing and arranging your support. It gives you the flexibility to try new things and change your NDIS supports, in line with what's in your plan. This can help you meet your needs with the best available supports.

Ways you can manage your NDIS funding

Self-management is one of three ways you can manage your NDIS funding.

Self-managed

You, your plan nominee or child representative, have control and responsibility for managing the funding in your plan. You arrange your NDIS supports and services and pay for them by claiming the money from your NDIS plan budget.

Using a registered plan manager

A registered plan manager pays your providers for you. They pay providers for the NDIS supports you buy, help you keep track of your funds and do any financial reporting for you.

Agency-managed

You choose registered providers to deliver your NDIS supports and services and the National Disability Insurance Agency (NDIA) pays your providers for you. This is sometimes referred to as NDIA-managed funding.

You can request one of these options or a combination. For example, you might ask to self-manage some of your funding and have the NDIA manage the rest.

There are some circumstances where you won't be able to self-manage your funding. Read more in section When can't you self-manage in this guide.

Differences between fund management options

I can	Self-managed	Using a plan manager	NDIA-managed
Have choice and control over the providers I use.	Yes	Yes	Yes
Use unregistered providers.*	Yes	Yes	No. Providers delivering NDIS supports must be NDIS registered.
View my plan on the portal or app to keep track of my budget.	Yes	Yes	Yes
Manage bookkeeping and keep records of my spending.	Yes	No. Your plan manager will do this for you.	No. The NDIA will do this for you.

***Note:** there are some NDIS supports you can only buy from a provider registered with the NDIS Quality and Safeguards Commission. This includes specialist disability accommodation, supported independent living, behaviour support services, any support where the provider is using or likely to use a restrictive practice and NDIS digital platforms (previously called platform providers).

For more information about fund management options and what might work best for you, ask your my NDIS contact before or during your planning conversation.

Learn more about the ways you can manage your NDIS funding with:

- Factsheet: Managing your funding
- Our Guideline – Creating your plan

Is self-management right for you?

If you're thinking about self-managing your NDIS funding, there are benefits and responsibilities to be aware of.

The benefits of self-managing your NDIS funding include:

- **choice** to decide what NDIS supports you buy, who provides these supports, and how they're delivered – as long as it's an NDIS support in line with your plan
- **flexibility** to use both registered and unregistered NDIS providers that will best help you meet your needs and pursue your goals
- **power** to negotiate costs above or below the NDIS pricing schedule so you can arrange your NDIS supports in a way that offers you the best value
- **capacity** to directly employ or contract staff, or have someone like a nominee employ staff on your behalf, so they can provide your NDIS supports
- **control** over and responsibility for your NDIS funding so you understand and manage your budget, arrange and pay for your NDIS supports and keep the records and receipts
- **ability** to be innovative when arranging your NDIS supports. We encourage you to shop around to work out which NDIS supports give you the best value and meet your needs and preferences.

Your responsibilities

The responsibilities of self-managing your NDIS funding include to:

- **buy** NDIS supports for you. You can only spend your funding on NDIS supports. NDIS supports are the supports the NDIS laws say we can fund
- **spend** in line with your plan. This includes spending in line with any funding periods or funding component amounts. Read more about these in Our Guideline – Creating your plan
- **make** service agreements with your providers about the supports you'll receive, including how they'll be provided and paid for
- **manage** your funding so the costs of NDIS supports can be met within your budget for the length of your plan and any funding periods. Ensure the supports provide value for money. This means the cost is reasonable when you think about the benefit you'll get, and you can afford to pay for the support within your plan budget
- **pay** for NDIS supports on time. This means you make accurate claims with all required information and within our timeframes. You then pay your providers from the providers from the funding you get
- **keep** records of invoices and receipts for 5 years to show that you've purchased NDIS supports and used your funding in line with your NDIS plan

- **meet** your obligations as an employer if you choose to employ staff directly. This includes understanding the NDIS Code of Conduct that applies to workers and providers who deliver NDIS supports
- **cooperate** with payment reviews when you're asked to provide invoices, receipts or other evidence to show that you've spent your funding on NDIS supports and in line with your NDIS plan
- **advise** us of any significant changes in your situation that may mean you can't meet your responsibilities as a self-manager. If you're a nominee, you need to tell us about any conflict of interest you have in relation to the participant, and how you'll manage this. For example, if you provide the participant with services you get paid for.

Spending in line with your plan means only spending your funding on the supports included in your plan. To spend in line with your plan, you need to:

- spend your funding in the way we describe. This includes any stated supports, where we describe the supports you can buy more specifically
- make sure your funding will last for the whole length of your plan
- make sure your funding will last for the whole length of any funding periods and funding component amounts.

When you buy supports in line with your plan, you need to make sure they're NDIS supports or an agreed replacement support that relates to your disability.

You can still self-manage your funding even if you need some help to meet these responsibilities.

We can help you understand what self-management will mean for you, and the best way to manage your funding to meet your needs and circumstances. In your plan meeting, your my NDIS contact will talk with you about how you'd like to manage your NDIS funding. They can talk to you about the benefits of self-managing and help you identify any risks or areas where you may need extra support.

You can also:

- ask your friends, family, or service providers for advice
- talk to other participants and families about their experiences.

We'll talk to you about whether there are any mainstream and community supports that could support you. There are some great in-person and online self-management peer support groups that can provide suggestions and advice about self-management.

EXAMPLE

Bree and Mitch built their capacity to self-manage by starting small and learning what works best for them.

Bree and Mitch self-manage their son Dax's NDIS plan. Dax is a young surfer who loves to be around friends, play outside and ride his modified bike.

Dax's goals in his NDIS plan include increasing his independence, communication, and participation in social and community activities.

Over 4 years, Bree and Mitch have gone from self-managing part of Dax's plan to all of it.

'In the first few years we opted for the NDIA to manage Dax's funding for equipment such as wheelchairs and walking frames. We are now self-managing this support,' says Bree.

'I really like having direct contact with the supplier and managing the payments. I have also been kept up to date with delivery timeframes, which previously I hadn't.'

Bree and Mitch attended an NDIS workshop on self-management to get a better understanding of what they can use Dax's NDIS funding for. This also gave them the building blocks to develop an administration process.

'I use a basic spreadsheet to manage my claims, which has evolved over time.

'We have also set up a separate bank account for my son's plan, and all payments go through this account. All invoices and receipts sit in a folder in my email.

'I used to use the myplace portal but mostly manage claims through the NDIS app now. I find it efficient and so much easier and quicker to log into on the run. The app has made it easier to stay on top of the administration side of self-managing.'

Both Bree and Mitch appreciate the flexibility and control that self-management offers.

'My confidence has increased in both my approach to self-managing and also understanding the funding system over time.'

Bree and Mitch suggest starting small if you want to give self-management a try but are unsure.

'Have a plan before you go into self-management and perhaps just do one part of your budget. Learn about self-management through workshops and make it a part of your routine.'

'Self-management allows us to look around our community to find out what works best for Dax and our family.'

BREE

What will help you self-manage?

You'll likely be able to self-manage your NDIS funding well if you:

- shop around to find the right supports that offer you the best value and are good quality
- learn about which type of supports, such as assistive technology, work best for you
- can manage money and keep good records
- understand your NDIS plan, so you can spend your funding on NDIS supports and in line with your plan
- can make sure your funding lasts for the length of your plan and the length of any funding periods
- can access and use a computer or smartphone to make claims in the portal or app.

How can you learn to self-manage?

If you'd like to self-manage but need some help to build your skills and capacity to do it, there are lots of ways to learn and get support. You can:

- use this guide and the information about self-management on the NDIS website
- connect with peer support networks and talk with other self-managers about how they do it
- find organisations that provide training and support with self-management
- talk to your my NDIS contact or support coordinator about how to best set up your budget and supports.

Trying self-management

You can request a mix of options to manage your plan funding. For example, you can ask to start self-managing a small amount of your funding for NDIS supports and have the rest managed by a registered plan manager or the NDIA. If self-managing works for you, you can ask to self-manage more of your funding at any time.

You can ask to change how you manage your NDIS funding at any time. There's no limit on how often you can request this change. If it's the only change you need to your plan, we can generally do a plan variation without a full plan reassessment.

Learn more about changing your plan on the NDIS website.

Informal supports

You may have friends or family who can help you self-manage. They might be able to help you set up your budget or negotiate prices with your providers. They might be able to show you how to make claims, pay for your NDIS supports or keep receipts and invoices. There are also peer support groups and online networks for self-managers that support each other, share advice, tips and resources to make self-management easier.

Funded supports

If you need support to build your skills to manage your funding, we might be able to fund NDIS supports to help. Talk to your my NDIS contact about this. If it meets the NDIS funding criteria, we can include funding in your plan for capacity building and training in self-management.

We may include NDIS supports in your plan to help you build the skills and confidence to self-manage. For example, you might use this funding to buy an online training package to learn skills like budgeting and record keeping. You could use it for bookkeeping services to help manage payroll for staff you employ, or training from another organisation. Learn more in our guide to Directly engaging your own staff.

EXAMPLE

Parents Jennifer and Josh are thinking creatively to get the most from their sons' NDIS plans.

Jennifer and Josh self-manage the NDIS plans for their young sons Henry and Connor. Henry and Connor are both bubbly, energetic kids who love learning new things. Self-management has allowed them to source supports that are both good value and provide long-term benefit.

‘It is important to listen to what the boys want and how they wish to pursue their goals,’ says Jennifer.

‘Self-management has given us the control to make decisions on what we can do and which providers we can use.’

Henry has regular physiotherapy sessions to help build his strength, develop his confidence, and pursue his goal of running faster.

The parents also have personal trainer Robbie to provide fun and engaging in-home sessions.

‘Robbie’s personal training sessions are half the price of physiotherapy, which means that Henry benefits from having more personal training sessions,’ says Jennifer.

Connor, who is hard of hearing, receives Auslan lessons at home with his family. These lessons allow him to learn signs around the house and in a way that works for him. This approach to learning has helped Connor learn 300 Auslan signs. The family also gets to be involved and practise Auslan too.

Jennifer and Josh also use NDIS funds to buy materials for visual schedules. These use pictures to communicate information to the boys. This has proven to be a cost-effective and creative support.

‘We are also building the capacity of supports around the boys. This includes having a deaf advisor attend physiotherapy sessions with Connor.

‘We also have our advisor attend pre-school for the same purpose as physiotherapy. The focus there is on providing strategies for the educators to connect with Connor but also for the other children to connect with him.

‘It doesn’t need to be ongoing. A few sessions several times a year will build the educators’ ongoing capacity to support Connor.’

The parents have also used funds for training and workshops.

‘These have given us strategies and tools to build our own capacity and understanding as parents so we can better support our kids,’ says Jennifer.

‘I also did a parent workshop on NDIS self-managing, which gave me confidence that I can tick off the funding criteria for each claim we make.

‘One of the best things we do is have coaching sessions with particular therapists, where it is us, rather than the kids. We can ask questions, raise concerns, plan ahead and problem solve one-on-one. You can achieve a lot in a 30-minute phone consult, and it’s less than a therapy session, which is usually one hour.

‘I like the flexibility, independence and control that comes with self-management,’ says Jennifer.

She also likes the ease of the my NDIS app, where she can claim for supports straight away.

‘I have our preferred providers saved in the app and recommend it to anyone interested in self-managing.’

‘I like the flexibility, independence and control that comes with self-management. I have our preferred providers saved in the app and recommend it to anyone interested in self-managing.’

JENNIFER

When can't you self-manage?

You won't be able to self-manage any or all of your funding if:

- you're currently an insolvent under administration
- if we're aware that you've been convicted of an offence involving fraud or dishonesty
- if we're aware that you've been convicted of an offence punishable by 2 or more years in prison
- we think that self-managing would pose an unreasonable risk to you
- we think that you're unlikely to spend your funding on only NDIS supports and in line with your plan.

If you have a plan nominee or child representative, they can ask to self-manage some or all of your plan funding. We won't approve the request if:

- they're an insolvent under administration
- we think that allowing them to self-manage would pose an unreasonable risk to you
- we think that it's unlikely they'll spend your funding in line with your plan and only on NDIS supports.

Your plan nominee also can't self-manage your plan funding if we're aware that they've been convicted of an offence:

- involving fraud or dishonesty
- punishable by 2 or more years in prison.

Even if there are risks present, you, your plan nominee or child representative may be able to self-manage some of your funding. We can help you manage the risks and spend your funding on NDIS supports in line with your plan, so that these risks are not unreasonable.

Bankruptcy and insolvency

Insolvency is when a person or company can't pay their debts when they're due. An insolvent person or organisation might also be declared 'bankrupt'.

If you, your plan nominee, or child representative are insolvent, you can't manage your NDIS funding. You won't be able to self-manage if you fall into similar categories under the laws of another country. When we look at if you're likely to spend in line with your plan, we don't look at periods of bankruptcy that have now ended.

If you're unsure if this applies to you, contact the Australian Financial Security Authority.

Unreasonable risks

The NDIS Act and Rules say you can't self-manage your funding if this would create an unreasonable risk to you. Your plan nominee or child representative also can't manage your funding if that would be an unreasonable risk to you.

When deciding if self-management would create an unreasonable risk to you, we think about:

- whether self-managing might cause any harm to you
- how vulnerable you are to physical, mental, or financial harm, and exploitation or undue influence from other people
- if you have the capacity to make decisions and manage your money, including when you have support from others
- any supports or strategies we can include in your plan, or that were included in previous plans that may help you manage your money
- how well you've managed funding for supports and services in the past
- the types of NDIS supports in your plan. For example, we'll think about how your supports are delivered and who is delivering them
- if a court or tribunal has ordered that someone else manages you, your nominee or child representative's money, such as a financial trustee or guardian
- anything you, your plan nominee or child representative tells us that we think is relevant or that we think we should look at.

When we look at unreasonable risks to you, we don't look at:

- the type of impairments you have, but we do look at how your impairments may affect how you manage your funding
- the amount of funding in your plan
- if you haven't used all your funds in a previous plan.

Identifying risks doesn't always mean we'll decide you can't self-manage. We'll talk to you about the risks, and if there are ways we can help you manage them. Risks are only unreasonable if we consider that there are no suitable safeguards or supports available to manage the risk to you.

Purchasing NDIS supports in line with your plan

It's important that you or the person managing your funding spend your money in line with your plan, and only on NDIS supports. Learn more about NDIS supports.

The NDIS Act and Rules say you can't self-manage your funding if it's unlikely you'll spend your funding in line with your plan and only on NDIS supports. This includes if you deliberately do the wrong thing.

If you, your nominee or child representative haven't spent in line with your plan in the past, we'll look at:

- if it was a once-off or not. For example, you may have spent your funding on one support that wasn't an NDIS support
- why you haven't spent your funding on NDIS supports and in line with your plan

- if someone else was involved with the decision to not spend you funding in line with your plan.

We'll also look at if you, your plan nominee or child representative have:

- given us the information and documents that we need, or have a valid reason if you can't
- been involved in fraud or mismanagement or misuse of funds or other assets
- been legally or financially exploited or pressured to do something. We'll think about how often this has happened and why
- the capacity to make decisions or manage your finances, including when you have supports from others.

We'll also look at anything you or someone else tells us, or that we think we should look at.

We'll think about all this information before we decide if you, your nominee or child representative can self-manage your funding.

We understand most people try to do the right thing but sometimes make mistakes. We want to help you to do the right thing when you claim from your plan. We'll also think about if you have the information and support you need to spend in line with your plan. For example, if you speak a language other than English, live in a remote area or don't have access to the internet.

We'll help you understand where you might be making mistakes and connect you with information, support and resources you need.

When we look at if you, your nominee or child representative are likely to spend in line with your plan, we don't look at:

- the type of impairments you have, but we do look at how your impairments may affect how you manage your funding
- the total amount of funding in your plan
- not using all your funds in a previous plan
- a period of bankruptcy that has now ended.

Ways to minimise risk

If you'd like to self-manage but there are risks involved, we'll work with you to identify ways to minimise the risk of harm to you, or help you spend your funding only on NDIS supports and in line with your plan. There might be supports or strategies we can include in your plan, or that were included in previous plans, that help reduce the risk. We could:

- fund supports in your plan to help you build your skills and confidence to self-manage
- approve you to self-manage a smaller part of your NDIS funding when you start out
- vary the length of the funding periods in your plan to reduce the amount of funding you can access at one time
- give you a shorter plan

- schedule regular check-ins with you.

Help from your informal supports might also minimise the risk of harm to you.

If we think there's an unreasonable risk to you, or it's unlikely your funding will be spent on only NDIS supports and in line with your plan, we'll talk with you about other options for managing your NDIS funding. You can still work toward safely self-managing your funding in the future if you want to.

When we decide if there's an unreasonable risk to you if your plan nominee or child representative manages your funding, we think about:

- how good they are at managing money
- if they're likely to spend your funding on only NDIS supports and in line with your plan
- if they have a personal or other interest that might lead them to use your NDIS funding on other things
- if there's anything that can minimise risk to you.

You can learn more about how we decide about self-management in Our Guideline – Creating your plan.

Understanding your plan

Once your NDIS plan is approved, you can see your plan and support budgets online using the my NDIS participant portal, myplace portal, or my NDIS app. You'll also get a copy of your plan in the mail.

Your NDIS plan is divided into two parts: a statement of your goals and aspirations and the statement of your supports.

Your statement of goals and aspirations has information about you, your situation and the goals you want to pursue.

Your statement of supports sets out the supports we funded in your plan. It includes your approved supports and your goals. All supports included in your plan must meet the NDIS funding criteria.

Support budgets

NDIS plans can include 4 different types of support budgets:

1. **Core supports**

   Supports for everyday activities.

2. **Capacity building supports**

   Supports to help you build your skills and increase your independence.

3. **Capital supports**

   Supports such as assistive technology, vehicle modifications, home modifications and specialist disability accommodation.

4. **Recurring supports**

   Supports which are paid by the NDIS regularly.

If you've had a new plan approved after 3 October 2024, your NDIS plan may also include:

- Funding component amounts – funding for a specific support or group of reasonable and necessary supports.
- Funding periods – the time that a part of your funding becomes available and how long it needs to last. You can spend up to the amount of funding that's available in that time. Funding periods can be for the total funding amount of your plan or for each funding component amount in your plan.

You can learn more about the support budgets on the NDIS website or in:

- Factsheet: Using your NDIS plan
- Our Guideline – Creating your plan.

Support categories

The support budgets include different support categories. Your plan might include funding in one or more support categories. This will depend on your individual needs and may change each time you get a new plan.

You'll need to show which support category you're claiming from when you make claims in the portal and my NDIS app. You can learn more about the support categories on the NDIS website.

NDIS supports listed in your plan as fixed or stated are not flexible. This means funding has been allocated for a specific NDIS support or service and can't be used for anything else.

A support in your plan can be listed as in-kind. This means the service has already been paid for by your state, territory, or the Australian government. When you use an in-kind support, the existing provider will deliver these supports. You won't need to pay for them with funding from your NDIS plan.

A support in your plan can be listed as quote required. This means you'll need to give us extra information, like quotes or specialist reports, before we can include funding in your plan. When we approve the quote, that sets the maximum price you can pay for this support.

Supports you can only buy from a registered provider

You can only buy the following supports from a provider registered with the NDIS Quality and Safeguards Commission:

- specialist disability accommodation
- supported independent living
- specialist behaviour support services that provide behaviour support assessment or develop a behaviour support plan

- any support where the provider is likely to, or may need to, use a restrictive practice. A restrictive practice is any practice a provider uses that restricts the rights or freedom of movement of a person
- NDIS digital platforms (previously called platform providers).

When a provider delivers supported independent living supports, they must be registered, even if your plan is self-managed. Learn more about mandatory registration.

Your my NDIS contact will discuss these supports with you if you need them. You can find more information about behaviour support and restrictive practices on the NDIS Quality and Safeguards Commission website.

What can you buy?

Once you understand your NDIS plan, you can choose the NDIS supports you buy. We usually describe supports generally, so you have more choice in how to use your funding.

The supports you buy must be NDIS supports. Every person's plan is different, so the NDIS supports you can buy may be different to the NDIS supports someone else can buy.

When you receive your plan, it's a good idea to make a budget for the length of your plan and any funding periods included in your plan. You can then keep track of what you spend according to your budget. This helps when deciding what to buy, and to make sure you can get the support you need for the length of your plan.

As a self-manager, you can be innovative when working out how to best meet your needs and pursue your goals. You might find a new provider that better meets your needs or negotiate prices with your providers that save you money. You can use the money you've saved to buy other NDIS supports in line with your plan.

You may choose to engage your own staff when you self-manage. You can use your NDIS funding for costs directly related to engaging your own staff. This might be for things like insurances and superannuation. Learn more in our guide to directly engaging your own staff on the NDIS website.

You can generally use funding in your core supports budget flexibly. This means you may choose to use some of it to pay for supports that help you self-manage, such as:

- bookkeeping and accounting services
- employment services including support to recruit and manage staff and meet your responsibilities as an employer
- software applications
- capacity building supports to self-manage
- peer support organisation, events or memberships.

Funding won't be included in your plan to pay for supports that aren't NDIS supports, except for replacement supports. Supports that aren't NDIS supports include, but are not limited to:

- costs associated with services other government agencies provide, like school fees, Medicare gaps, dental costs, other health or hospital service fees

- supports that would usually be provided by your family or friends
- everyday expenses such as your groceries, meals out with friends, rent or utilities
- supports that may cause you harm, or put you or others at risk
- supports that consist of the provision of sexual services and sex work, alcohol or drugs
- expenses that aren't related to your disability.

See the list of supports that are not NDIS supports.

If you buy supports that are not in line with your plan or are not NDIS supports, you may be need to pay this money back to the NDIS.

Can you buy it with your NDIS funding?

We fund NDIS supports that relate to your disability. NDIS supports are the services, items and equipment that can be funded by the NDIS. Learn more about the supports we fund.

You'll need to use your NDIS funding in line with the NDIS supports included in your plan. The following questions can help you do this.

If you answer 'yes' to these questions, the support is likely to be in line with supports included in your plan. If you're unsure, you can talk to your support coordinator or my NDIS contact.

Do you need the support because of your disability?

The NDIS supports you buy must be related to your disability. You have choice and control about the NDIS supports you buy that will meet your needs.

You can't use NDIS funding for supports that are not NDIS supports. This includes day-to-day living costs such as rent, groceries or household bills.

Is the support likely to meet your needs?

We encourage you to explore NDIS supports before deciding what to buy, so you can get the best support available to you.

You can talk to your peers and networks about NDIS supports and try new things. If your supports are described as flexible in your plan, you can change your supports if you feel there's something that could better meet your needs.

Is the cost of the support reasonable?

When you think about the benefit of the support, is the cost of the support reasonable? It should give you good value for money compared to other options.

Can you afford the support within your support budget?

Your NDIS funding needs to last for the length of your plan. The NDIS supports you buy must fit into your total funding amount. We will call this a 'total budget amount' in your plan.

If your plan includes funding periods, you must also have enough funds during your funding period to buy the support. If you don't spend all your funds in a funding period, it will rollover into your next funding period within the same plan.

Any unspent funds won't rollover to your next plan, as this is a new plan that we need to ensure meets your disability support needs.

Work out your budget early so you know what you can afford. This will help you track your funding and make decisions about any changes to your supports during your plan. You might like to use our budget calculator to help you do this.

When you claim, we can pay up to the total amount of funds available in your plan. This means we can't pay an amount if it would mean we would have paid more than:

- the total funding amount in your plan
- a funding component amount in your plan
- the amount provided in a funding period in your plan.

We can only pay more in limited and specific situations in line with the NDIS laws.

Can we pay for supports outside of your plan?

Staying within your plan funding helps you manage your supports and makes sure your plan lasts for the full length of time, so you can pay for the supports you need. Usually, we're not allowed to pay for supports outside of your plan if you use up your funding before the end of your funding period.

Under the laws for the NDIS, there are some very limited circumstances when we may pay for supports outside of your plan. This might happen if there's a serious risk to your life, health or safety, if you couldn't ask for a plan change because of your disability, or if your plan funding was misused due to fraud. We'll generally only consider paying for essential supports you rely on every day, like personal care, disability-related health supports or behaviour supports.

For more information see section **How much of your plan funding can you access at once?** in Our Guideline – Your plan.

Is the support something that should be funded by the NDIS and not other government services?

The NDIS only funds disability-related supports. Other services and supports like dental, health or hospital services, education, housing and public transport are all provided by other government organisations.

You can learn more about other government services in Our Guideline – Mainstream and community supports.

Is the support safe?

You can't buy supports that cause harm or put yourself or other people at risk.

Is the support legal?

The support you buy must be legal and must not break any Commonwealth or state or territory laws.

How much should you pay for NDIS supports?

As a self-manager, you're responsible for choosing how much to pay for your NDIS supports. You can negotiate the price of your support with your provider and shop around to find the best value.

The NDIS pricing schedule sets out the appropriate maximum prices for most NDIS supports.

We use the NDIS pricing schedule to include funding in your plan. The pricing schedule is updated to account for changes to the cost of delivering supports, such as changes to workplace awards. The amount of funding in your plan may change if the prices for your NDIS supports change. It can be helpful to check the pricing schedule when you're working out what you're willing to pay for a support.

The appropriate maximum prices for supports will also vary based on factors such as:

- a provider's qualifications or experience
- whether a provider is registered or unregistered
- the intensity of the supports being delivered
- the location where the supports are being delivered
- the delivery method of the supports, for example face-to-face or remotely.

You can negotiate prices that are lower than what is in the NDIS pricing schedule. You can also choose to buy supports at a higher cost.

Remember, it's your responsibility to make sure the funding in your plan lasts for the length of your plan and is spent in line with any funding periods or funding component amounts in your plan.

It's a good idea to compare prices of similar supports from different providers to make sure you get the best value.

When deciding how much to pay for a support, think about:

- **Value for money:** Is the cost of the support reasonable when you think about the benefit you'll get? Are there other supports that still meet your needs and cost less?
- **Quality:** Is the quality of the support high and will it help you pursue the goals in your plan?
- **Quantity:** How much support will you need for the duration of your plan and how often will you need it?
- **Budget:** How much funding do you have available in your NDIS plan, and can you afford the support within your budget?

Who can you buy NDIS supports from?

As a self-manager, you can choose which providers to buy your NDIS supports from. You can choose registered NDIS providers, or unregistered providers. A provider is a person, business or organisation that provides you with an NDIS support.

Registered NDIS providers are regulated by the NDIS Quality and Safeguards Commission. Registered NDIS providers must meet government quality and safety standards. This means registered providers are required to meet strict conditions for the quality and safety of their services. All providers, both registered and unregistered, must follow the NDIS Code of Conduct.

If you decide to use an unregistered provider, it's important you make sure they have the relevant qualifications, registration, training, insurance, and safety checks. There's more information about

worker checks for self-managers on the NDIS Quality and Safeguards Commission website. If they're a health professional, check that they're registered with the Australian Health Practitioner Regulation Agency, or meet the standards of their professional body.

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Three ways to buy your NDIS supports

1. **Businesses and organisations**

You can buy your NDIS supports from NDIS registered, or unregistered, businesses and organisations.

These providers will generally arrange your support and take responsibility for the support workers on your behalf. When you engage a provider, let them know they'll need to give you a tax invoice for payment after you receive your support.

You can also buy supplies, assistive technology, equipment and other items from individuals, shops and Australian or international online stores. For example, you might buy a second-hand shower chair from an online marketplace, or continence aids from a supermarket.

Learn more about buying assistive technology in Our Guideline – Assistive technology.

2. **Self-employed contractors**

You can hire a self-employed contractor as your provider of NDIS supports. This is a person with an Australian Business Number (ABN) who is responsible for managing their own business. Self-employed contractors may or may not be NDIS registered providers.

For example, many support workers and tradespeople are self-employed contractors.

It's up to you to make sure a contractor has:

- relevant safety checks
- an ABN, or there's a reason they can't provide an ABN
- appropriate insurance
- the right qualifications and skills.

Contractors can charge per job or an hourly rate. They'll give you either an invoice to pay for their service, or a receipt to say you've paid. Invoices and receipts need to show the type of support, the date of the support, the amount, the cost, and the contractor's ABN.

Some providers may not need to provide an ABN. In these cases, the provider can use a Statement by a supplier form. This means you won't need to withhold taxes when paying the provider.

3. **Directly employing staff**

You can choose to recruit, employ and manage the people who support you.

As an employer of staff, you'll need to:

- make sure your staff have the right skills, qualifications, training and safety checks

- use your plan budget to meet the costs to recruit staff, pay their wages, superannuation and any insurances
- provide a safe place for them to work and ensure their health and safety while working
- seek advice or support when needed from professionals such as an accountant, financial advisor, employment agency or lawyer. These people can help you set up systems to pay appropriate wages, superannuation and insurances.

If you employ your own staff, you need to keep payroll records for your claims in line with your state or territory's requirements. Records include payslips, bank statements, payment of taxes and superannuation. You'll need to keep employment records for at least 5 years.

Learn more in our guide to Directly engaging your own staff on the NDIS website.

It's important to know how to work out if a worker is an employee or contractor for tax and superannuation purposes. The Australian Taxation Office website has useful resources to help you.

The NDIS Workforce Capability Framework has information on the knowledge and skills that workers supporting NDIS participants should have.

Changing providers

If you're not happy with the support you're getting, or think you can get better value, you can change to another provider.

Worker screening checks

A worker screening check is a process managed by the NDIS Quality and Safeguards Commission to check that a worker is safe for you to use. Workers from registered providers should already have NDIS worker screening checks.

As a self-manager, you can ask providers, employees or contractors providing you with supports and services to do an NDIS worker screening check.

NDIS worker screening checks are available in each state and territory.

Self-managers can also request access to the national database to check if their providers, contractors or staff have the NDIS worker screening check.

You can learn more about NDIS worker screening checks and request access to the national database on the NDIS Quality and Safeguards Commission website.

Making a service agreement

Self-managers are responsible for paying providers on time and meeting your agreed responsibilities with them. Providers are responsible for providing what's been agreed.

You're encouraged to have a service agreement in place with each of your providers. The agreement should outline what supports will be provided to you, and how the supports will be provided and paid for. Your provider may have their own standard service agreement, or you can create your own.

The service agreement is between you and your provider and is a contract under Australian consumer law. If you have issues with your providers, visit the NDIS Quality and Safeguards Commission website or the Australian Competition and Consumer Commission website for more information.

Learn more about creating service agreements on the NDIS website.

If you hire a contractor or employ your own staff, you'll likely have a contract or employment conditions and agreements in place. In this situation you may not need a service agreement.

Can I pay my family to deliver NDIS supports?

The NDIS generally does not pay family members to provide NDIS supports.

This is because evidence says funding a family member to replace paid supports can impact relationships and the health and wellbeing of participants and their families.

This may:

- limit a participant's choice and control in the delivery of their supports
- stop family members who provide paid supports from taking a break
- create a conflict of interest.

That's why we won't pay family members to deliver NDIS supports, unless there are exceptional circumstances.

We'll consider this when:

- there's a risk of harm or neglect to you
- there are cultural or religious reasons for funding family members to provide support
- there are significant risks to your privacy or dignity that can only be managed by paying a family member to provide these supports
- all other options to find a suitable provider of supports have been exhausted.

We'll consider your individual circumstances and work with you and your family to identify suitable support providers.

Learn more about when we'll include specific types of supports in plans.

How do you pay for NDIS supports?

Once you've arranged your NDIS supports and providers, you'll need to pay for them using your NDIS funding.

As a self-manager, you're responsible for paying your providers, contractors and staff. The NDIA can't pay your providers for you. If you don't pay your providers, they may stop delivering services to you, pursue debt recovery or report your non-payment to the NDIA. If you can't keep on top of payments to providers, we may reconsider if self-management is right for you.

Payment options

As a self-manager, there are 2 ways to pay for your NDIS supports with your NDIS funding.

1. **Make a claim and then pay for your NDIS supports**

After you receive an account, invoice or timesheet from your provider or staff, you can make a claim. The quickest and easiest way to do this is online using the portal or through the my NDIS app. Money from your NDIS plan budget will be paid into your nominated bank account. You can then pay your provider, contractor, or direct employment costs.

The instructions for the my NDIS app will help you, your nominee or child representative to access and use the app.

2. **Pay for your NDIS supports and then make a claim**

After you receive your support, pay your provider or employee using your own money and get a receipt. You'll need to make a claim to have the money from your NDIS plan budget paid into your nominated bank account. You'll be reimbursed, usually within 2 business days.

Make sure the amount of your claim matches the invoice or receipt from your provider. If you're directly engaging you own staff, make sure your claim matches your payroll records. You may be required to upload evidence when you make your claim. Remember, you can't make a claim before you receive your support.

All claims now need to be made within 2 years of providing the support.

Learn about how to claim from your plan in Our Guideline – Your plan.

Setting up a bank account

When you self-manage, we can't process your claims until you give us your bank account details.

Where possible, this should be a separate account just for NDIS funding that isn't used for everyday living expenses. Having a separate bank account for your NDIS funding makes it easier for you to see what money comes in and what payments go out.

NDIS funding will be paid into an account managed by the person responsible for self-managing the supports. This will be you as a participant, your plan nominee or a child representative for a participant under 18 years of age.

You can give us your bank account details at any time. You can talk to your my NDIS contact, call us, or record it in the portal.

Making a claim

Using the my NDIS portal or my NDIS app is the easiest and quickest way to make a claim. If you don't have a plan in our new computer system, you'll continue to use the myplace portal. When you can't use the portal or the app, you can use the manual self-management claim form on the NDIS website.

It's important you claim after the support is provided. You'll need evidence that you received the support.

To learn more about making a claim, read:

- How to use the my NDIS app
- my NDIS participant portal and app.

Once you submit a claim, it usually takes 2 business days to be paid into your bank account.

Only you, a child representative, or your plan nominee can make claims in the portal or app.

To help make sure your claim is approved, it's important to include all the information we need. If we don't have all this information, our claims and payments system may automatically reject your claim.

Using the myplace portal

To make a claim:

1. Log in to the portal from the NDIS website or through myGov.
2. Select the **My Payment Request** option.
3. On the My Payment Requests screen, select **Add My Payment Request**.
4. Fill out the mandatory details of your request, including:
    - payee name
    - date of supports
    - support category
    - amount
    - description.
5. Enter the provider's ABN, or select the reason you can't from the drop-down:
    - The ABN was not provided in an accessible way.
    - I bought this item or NDIS support overseas.
    - I bought this item or NDIS support online.
    - I directly engage my own staff.
    - The business does not have an ABN.
6. We may ask you to upload evidence of the NDIS supports you purchased. For example, invoices and receipts from your provider. Even if we don't ask you to upload evidence to submit your claim, we recommend that you do.
7. Preview, declare and submit your payment request.

The payment request needs to match the invoice or receipt from your provider, or if you're directly engaging staff, your payroll records. It should be made against the support category that matches your support purchase.

Learn more about using the myplace portal on the NDIS website.

Using the my NDIS portal or app

To make a claim from your self-managed budget in the my NDIS portal or app:

1. Log into the my NDIS portal through myGov, or open the my NDIS app on your device.
2. Select the **Claim** tab.

3. On the Claim screen, select **Make a claim**.
4. Select **Claim with a new payee**, a provider from your **Payee list**, or a regular claim from **Favourites**.
5. Enter the payee's details and ABN, or select a reason why you can't from the drop down:
    - The ABN was not provided in an accessible way.
    - I bought this item or NDIS support overseas.
    - I bought this item or NDIS support online.
    - I directly engage my own staff.
    - The business does not have an ABN.
6. Fill out the mandatory details of your claim, including:
    - date of supports
    - support category
    - description
    - amount.
7. We may ask you to upload evidence of the NDIS supports you purchased. For example, invoices and receipts from your provider. Even if we don't ask you to upload evidence to submit your claim, we recommend that you do.
8. You can save favourite claims to make claiming for regular supports even faster. Declare and submit your claim.

To learn more about using the portal or app, visit the NDIS website.

These instructions are only for digital claims using the myplace portal or app.

Using the payment request form

When you can't use the portal or the app, you can use the manual self-management claim form on the NDIS website. You can return your form in person, by post or email. When you return your form, you need to provide evidence of the supports you purchased.

What happens if you make a mistake?

We know self-managers try to do the right thing but sometimes make mistakes. We want to help participants, nominees and child representatives learn how to do the right thing before it becomes an issue. If you make a mistake, we'll work with you to fix it.

To fix a mistake in your claim, you can cancel a paid claim in the portal or app, call us, or submit a payment enquiry in the portal. Our payment team will work with you to resolve the issue.

How to avoid common claiming mistakes

It's important to make sure your claims are complete and accurate, and you have the right invoices and records to match your requests.

To make sure your claims are right, you should check:

- you enter the correct start and end date for the support you're claiming
- the payment amount you enter in the portal or app matches the amount on the invoice or receipt. Sometimes there might be an extra digit added by mistake or a decimal point in the wrong spot
- you're making the claim against the right support category and that this category is self-managed
- you have enough funds in the relevant funding component amount for the current funding period to buy the support
- you have enough funds in your plan for the claim.

EXAMPLE

Self-manager Gill is using the tools and resources available to help her get the most out of her NDIS plan.

Gill is a grandmother of 7 who lives with spinal muscular atrophy. She has been an NDIS participant for almost 7 years and enjoys the greater control that comes with self-management.

Gill learnt about the tools available for self-management, including the self-management guide, and found a process that works for her.

'I downloaded myGov onto my laptop and then linked NDIS services to it. I find it quite easy to submit my invoices on the portal. Once I'm on the NDIS portal, I press on My Payment Request and then Add My Payment Request.'

'I put the date that I received services, then the support category it comes under and the amount that's owed. You can write a brief description of the service, such as the support worker's name or "OT."

'All these claims are kept in the portal forever, so if I need to go back and check on something I go to My Payment Request and press on View My Payment Request.'

Gill said she does all her invoicing on Mondays. Each invoice takes a couple of minutes to submit. All payments get deposited into her bank account within 2 business days and then she pays her staff.

'I keep all my invoices and put them into a document folder on my computer, and I print them out and store them in my filing cabinet.'

Gill appreciates the flexibility that comes with self-management.

'I love self-managing my own funds, I hire independent support workers and physiotherapists so I can get more service hours with my funding. I can also plan my days better and hire support workers when I need them.'

By arranging her own services, Gill pays less than the NDIS pricing schedule, which means she can get more services out of her funding.

'I advertise on social media when looking for new staff. There are numerous Facebook groups where support workers are looking for work. I have used Disability Gateway which can help

participants to find occupational therapists, physiotherapists, and support workers for all supports that are needed.'

'If I'm not sure about buying or renting something, I ring the NDIA contact centre and confirm with them.'

'I would encourage all participants to give self-managing a go. I think you will be very surprised how easy it is. If you do internet banking, you will be able to self-manage.'

GILL

What records do you need to keep?

You must keep records of how you spend your NDIS funds. Records can show that you've spent your funding in line with the supports in your plan and made the correct claims.

Records can include payroll summaries, service agreements, payslips, invoices, receipts or bank statements. You should keep records for a minimum of 5 years.

It's important to keep your records organised. You can keep a hard copy or digital versions of your records. We recommend that you also upload a copy of your records to the portal or app as you make claims.

Payment records must include:

- the provider's name
- the provider's ABN
- the support start and end date
- a short description of the support provided
- the amount of support provided (hours or quantity)
- the support price (per hour or unit)
- the total amount paid.

Directly employing your own staff means you must keep up-to-date payroll records with the dates and hours your staff work and the amount you pay them. You'll also need to keep records of tax, superannuation and insurance payments.

Payment reviews

Our compliance and payment teams sometimes do reviews to make sure self-managed funds are being spent in line with your plan. We'll contact you by letter or email if we're going to review your payments.

By keeping records and spending your funding on NDIS supports and in line with the supports in your plan, you'll be able to respond appropriately to any review.

We can ask you at any time to provide evidence of a payment that matches any of your claims.

We might contact you as part of a random review, or because we've noticed unusual claims against your plan. We might review only one payment or review all your claims against your current or previous plans.

When this happens, we'll talk to you about:

- why we're reviewing your payments – if we think you've made a mistake, if we think there's something wrong with a payment from your plan or if you're part of a random review
- what information we need from you and how you can provide it to us – this might be by emailing us, or uploading documents to the portal or app, such as copies of your receipts, invoices, bank statements or payroll records
- how the supports you've purchased are in line with your plan and that they are NDIS supports – this might be by providing evidence you have, or through conversations about how you use the supports you've purchased.

You'll be given time to collect your records and submit them to us. The letter or email will include a due date and the contact details of the person completing the review. You'll be able to contact them throughout the review.

If there's no valid evidence or records for claims, we may cancel outstanding payments or raise a debt that you'll need to pay back. We may also limit your ability to self-manage your plan in the future.

Notes and questions

Use the text box below to make any notes or list questions.

<writing field>

National Disability Insurance Scheme

ndis.gov.au

Telephone 1800 800 110

Webchat ndis.gov.au

Follow us on our social channels

Facebook, Instagram, YouTube, LinkedIn

For people who need help with English

TIS: 131 450

For people who are deaf or hard of hearing

TTY: 1800 555 677

Voice Relay: 1800 555 727

National relay service: Access Hub

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