

On this page:

[What compensation is](#)

[What compensation looks like](#)

[Our guideline](#)

[Easy Read factsheet](#)

[Video](#)

What compensation is

Compensation can help support you following an injury. It can be used to pay for things like:

- medical expenses
- support you need in your home
- money you couldn't earn because you couldn't work due to your injury.

You may have received a compensation payment or support if something has changed how you live your life. For example, you may have been injured in a car accident or a public place.

Compensation can be made in different ways

Compensation can be a lump sum payment you get once. Or, it might be an agreed amount of payments you get over time. It can be paid to you by an individual or their insurance company.

Compensation can also be ongoing supports you get from a government insurance scheme. For example, Work Safe, Lifetime Care and Support or the Transport Accident Commission. We call these [statutory schemes](#).

You need to let us know about your compensation

You can still apply to the NDIS if you get compensation. You can also be an NDIS participant and still claim compensation if you've been injured.

It's your responsibility to let us know if you've received compensation or are in the process of making a compensation claim.

If you've received compensation or are making a compensation claim, you can tell us by:

- calling our National Contact Centre on 1800 800 110
- talking to your [NDIS partner](#) when you apply
- talking to your [my NDIS contact](#)

- completing the compensation information form and emailing it to compensation@ndis.gov.au.

We may also need your consent to collect and share your information with third parties. We will ask for this consent if it is needed.

- [Download the Compensation Consent Form docx file](#) - DOCX 721.53 KB

What compensation looks like

When recovering costs of previous NDIS supports

You can continue to use your NDIS plan while any compensation claim is in progress.

Once your claim is finalised, we may need to recover an amount from your compensation payment. We call this a recoverable amount.

This amount won't be more than we have funded for supports relating to your injury. The amount is calculated from the date you first started with the NDIS or the date of your injury, whichever is later, until the day before your compensation claim was finalised.

Tell us about your compensation claim

When you tell us about your compensation claim before it is finalised, we will recover any amount owed from the compensation payer or insurer. After the compensation payer or insurer has paid us, the balance of the compensation payment will be paid to you.

Recoverable amounts after your claim is finalised

If you tell us about your compensation claim after it is finalised, and you have received the payment, we will recover any amount owed from you.

Compensation information is needed to create your plan

The NDIS rules say we can't fund supports that are already funded by another service, including by a compensation payment.

We use the information about the compensation you receive when we [create your plan](#) or do a [plan reassessment](#) with you.

We look at this information to decide if we need to adjust your NDIS plan to account for your compensation or supports. This makes sure we don't double the funding you get.

If we adjust your NDIS plan

We may need to adjust the funding in your NDIS plan after you've received a compensation payment. We call this a compensation reduction amount (CRA).

A CRA is the amount of funding you need to contribute to your own care and support from the compensation you received.

We use the information you gave us about your compensation to calculate this amount. You can use our [compensation calculator](#) to estimate what your CRA may be.

It's important to remember this calculator gives an estimate only. Your CRA will be calculated from the information we receive after your claim is finalised. This means the final CRA you see in your plan may be different to the calculator's estimate.

We'll work with you and give you information on the CRA before it is applied to your plan. We'll send you a letter once your plan has been adjusted.

If you have special circumstances

If your circumstances are unusual, uncommon or exceptional, you can apply for consideration of special circumstances.

We'll look at your application and consider a combination of factors. We may reduce your recoverable amount or CRA.

You can apply for special circumstances by:

- calling 1800 800 110
- emailing compensation@ndis.gov.au.

Tip: Do you need more information or help with compensation?

Our compensation team is here to help you. You can get in touch with the team by calling 1800 800 110 or emailing compensation@ndis.gov.au.

You can also [give consent](#) for someone to act on your behalf to help you with your compensation and NDIS plan. This could be a family member, lawyer or compensation payer.

If you disagree with a compensation decision

You can call us on 1800 800 110 or email us compensation@ndis.gov.au if you'd like to talk to us about a decision.

If you're not happy with a decision we've made about your plan, you can ask us to review that decision. Learn more about [decision reviews](#).

Our guideline

- [Download the Compensation guideline pdf file](#) - PDF 769.17 KB
- [Download the Compensation guideline docx file](#) - DOCX 218.42 KB

Easy Read factsheet

- [Download the What is Compensation Easy Read pdf file](#) - PDF 3.84MB
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Video

Learn about compensation in your plan in this video.

Compensation and your plan

[Transcript for 'Compensation and your plan'](#)

Related information

[Compensation calculator](#)

[What is reasonable and necessary](#)

[Guide to your first plan](#)

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