

# NDIS guide to: Self Management



## **In this booklet:**

- What is self-management?
- What is my support budget?
- What can I buy?
- Who can I buy my supports from?
- How do I pay for my supports?
- What do I need to know about my plan review?

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# About this guide

**Self-managing your National Disability Insurance Scheme (NDIS) funding lets you use your funds creatively to better meet your needs.**

This guide can be used in conjunction with the National Disability Insurance Scheme participant booklets – [Booklet 2: Planning](#) and [Booklet 3: Using your NDIS plan](#).

## Who is this guide for?

- NDIS participants, plan nominees, or child representatives who are self-managing their NDIS funding.
- People who would like to understand what is involved in self-managing NDIS funding.

## This guide will help you to:

- Understand self-management and decide whether it is the right option for you.
- Understand your rights and responsibilities as a self-manager.
- Understand how you can spend your self-managed funding in accordance with your NDIS plan.
- Arrange your self-managed supports.
- Manage your self-managed payments.
- Prepare for a review of your plan as a self-managed participant.

**Names and images of some of the people have been changed to protect their identity.**

# What is self-management?

**Self-management is when you manage your NDIS funding. It gives you the flexibility and choice to decide what supports you buy to meet your plan goals.**

## **If you self-manage your NDIS funding, you will have:**

### **CHOICE**

in deciding what supports you purchase in line with what is included in your plan, who provides these supports, and how they are delivered.

### **FLEXIBILITY**

to use any provider that will best help you to meet your plan goals.

### **CAPACITY**

to employ or contract staff directly, or have someone employ staff on your behalf.

### **ABILITY**

to negotiate the costs of your supports so you get the best value-for-money, and to use savings to buy more or better quality supports.

### **CONTROL**

over and responsibility for your NDIS funding so you can manage your own budget for the duration of your plan.

You don't have to self-manage all of your funding. You might choose to self-manage one part of your support budget and have the rest managed by a plan manager or the National Disability Insurance Agency (NDIA).

## **What are the three ways I can manage my NDIS plan?**

**Self-management:** The NDIA provides you with funding so you can buy supports that will best help you meet your plan goals. Your support provider may or may not be registered with the NDIS. You can negotiate the price you pay for a support, provided the cost can be met within your plan funding for the duration of your plan. You do not need a service booking for your self-managed supports as you pay your providers directly.

**Plan-management:** the NDIA pays your plan manager, who will pay your providers for you. Your plan manager must be registered with the NDIS. A registered provider meets the NDIS quality and safety standards. If you decide to use a provider that is not registered, ensure they have the correct qualifications, training and safety checks. Your other support providers may or may not be registered with NDIS. Your plan manager cannot pay more than the NDIA set price limit for specific supports.

**NDIA-managed funding:** the NDIA pays your providers on your behalf. The NDIA can only pay providers that are registered with the NDIS and cannot pay more than the NDIA set price limits.

You will be asked how you would like to manage your NDIS funding during your planning meeting. Talk to your Local Area Coordinator (LAC) or the NDIA beforehand to understand your options. It is also worth connecting with self-management peer support groups. There are lots of very supportive people who can provide advice about how they self-manage.

**A registered provider meets the NDIS quality and safety standards. If you decide to use a provider that is not registered, ensure they have the correct qualifications, training and safety checks.**



## Is self-management for me?

If you are thinking about self-managing your NDIA plan you need to understand your responsibilities as a self-manager.

### Responsibilities of self-managers include:

- **purchasing supports** that link to the goals in your NDIS plan
- **making clear agreements** with your providers about the supports you will receive including how they will be provided and paid for
- **managing your funding** so the costs of the support give you value-for-money, and can be met within your budget
- **claiming and paying for supports** by making payment requests and paying for your supports on time
- **keeping records of invoices and receipts** to show that you have paid for your supports using your NDIS funding
- **meeting your obligations as an employer** if you choose to employ staff directly
- **showing how you've used your self-managed funding** towards reaching your goals at your plan review
- **advising the NDIA** of any significant changes in your circumstances that may result in you being unable to meet your responsibilities as a self-manager
- **participating in any payment auditing** where you will need to provide invoices, receipts or other evidence to show that you've spent your funding in-line with your NDIS plan.

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

## What supports can I get to help me self-manage?

If you want to self-manage but are not sure if you're ready, you can ask your LAC or NDIA planner for additional support to develop the skills you need. Any savings you create by self-managing your NDIS funding can also be used to buy support to help you to manage your funding effectively. Some examples of supports that can help you self-manage include:

- bookkeeping and accounting services
- employment services
- software applications
- support coordination and plan management assistance
- peer support organisations.

### FRANK

**Frank has been self-managing his NDIS funding since early 2015. Frank's goals have focused on staying in his own home and developing his independence so he can do things without needing full-time support staff.**

In line with his NDIS plan, Frank has used some of his funding to pay for assistance to help him choose and arrange his supports, and learn how to use the online myplace portal to manage his funds. Frank also purchases support from a bookkeeper. Frank's experience as a self-manager has meant he has gained choice and control over his day-to-day life. By using some of his funding for innovative technology in his home, Frank now has support when he needs it, rather than full time. He lives more independently, is much happier and more confident.

“

“Self-managing is the best thing that has ever happened to me, it's changed my life.”

**FRANK, SELF-MANAGED  
NDIS PARTICIPANT**



# What is my support budget?

Once you have an approved NDIS plan you will be able to see your plan and support budget online using the NDIS myplace participant portal. You will also get a copy of your plan sent to you. Your plan will state your goals and the types of support you have available to help you to reach these goals.

In your plan, your support budget will show you what you have NDIS funding for and how this funding will be managed. The funding in your plan is based on what is reasonable and necessary for your needs.

If you are self-managing funds, the 'How will the supports be paid?' section will say 'NDIA will pay me or my NDIS Plan Nominee directly'.

## There are three types of support budgets that may be funded in your NDIS plan:

1. Core budget
2. Capacity Building budget
3. Capital budget

## 1. Core budget

Core supports help you with everyday activities, your current disability related needs and to work towards your goals.

Your core budget is the most flexible. You can use the funding you have in your overall core budget for any of these types of support. This means if you run low on funds in one of the below categories you can use funds from another category, provided your needs can be met within the core budget.

IN YOUR PLAN	IN THE MYPLACE PORTAL	DESCRIPTION
<b>Assistance with Daily Living</b>	<b>Daily Activities</b>	For example, assistance with everyday needs, household cleaning and/or yard maintenance.
<b>Consumables</b>	<b>Consumables</b>	Everyday items you may need. For example, continence products or low-cost assistive technology and equipment to improve your independence and/or mobility.
<b>Assistance with Social &amp; Community Participation</b>	<b>Social, community and civic participation</b>	For example, a support worker to assist you to participate in social and community activities.
<b>Transport</b>	<b>Transport</b>	This is support that helps you travel to work or other places that will help you achieve the goals in your plan.  How you can spend your transport funding and how it is paid to you (whether upfront or in regular payments) will be different for each person. Your LAC will explain how you can use this budget.

## CHARLOTTE

Charlotte's goals are learning to be more independent in her daily life and making friends. She has funding in her core supports budget to help her with tasks like getting dressed and cooking meals.

Over time, Charlotte feels confident to reduce the amount of support she needs in the morning to get dressed and make breakfast. Because Charlotte's core support budget is flexible, she decides to reduce the amount of one-on-one support she receives in the morning and uses the funding for swimming once a week.



## 2. Capacity Building budget

Capacity Building (sometimes referred to as CB) supports you to build your independence and skills to help you reach your goals. Unlike your Core budget, your Capacity Building budget cannot be moved from one support category to another.

The Capacity Building support categories are:

IN YOUR PLAN	IN THE MYPLACE PORTAL	DESCRIPTION
Support Coordination	Support Coordination	This is a fixed amount for a Support Coordinator to help you use your plan.
Improved Living Arrangements	CB Home living	Support to help you find and maintain an appropriate place to live.
Increased Social & Community Participation	CB Social Community and Civic Participation	Development and training to increase your skills so you can participate in community, social and recreational activities.
Finding & Keeping a Job	CB Employment	This may include employment-related support, training and assessments that help you find and keep a job, such as the School Leaver Employment Supports (SLES).
Improved Relationships	CB Relationships	This support will help you to interact with others.
Improved Health & Wellbeing	CB Health and Well Being	Including exercise or diet advice to manage the impact of your disability.
Improved Learning	CB Lifelong Learning	Examples include training, advice and help for you to move from school to further education, such as university or TAFE.
Improved Life Choices	CB Choice and Control	Plan management to help you manage your plan, funding and paying for services.
Improved Daily Living	CB Daily Activity	Assessment, training, or therapy to help increase your skills, independence and community participation. These services can be delivered in groups or individually.

### 3. Capital budget

Capital supports include higher-cost pieces of assistive technology, equipment, home or vehicle modifications, and funding for one-off purchases you may need (including Specialist Disability Accommodation – housing designed specifically for people with disability).

It is important to remember that funds within the Capital budget can only be used for their specific purpose and cannot be used to pay for anything else. The Capital budget has two support categories:

IN YOUR PLAN	IN THE MYPLACE PORTAL	DESCRIPTION
<b>Assistive Technology</b>	<b>Assistive Technology</b>	This includes equipment items for mobility, personal care, communication and recreational inclusion such as wheelchairs or vehicle modifications.
<b>Home Modifications</b>	<b>Home Modifications</b>	Home modifications such as installation of a hand rail in a bathroom, or Specialist Disability Accommodation for participants who require specialist housing because of their disability.

### Stated supports

If you have supports listed as ‘stated supports’ this means that this funding has been allocated for a specific support, and cannot be used for anything else. You cannot swap stated supports for any other supports.

### In-kind supports

If there are supports in your plan listed as ‘in-kind’ this means the support has already been paid for by a state or territory, or the federal government. This means you must use the provider listed as they have already been paid for these services. In-kind supports will only be in place for a short time while the NDIS is rolled out across Australia.

### Registered provider supports

These supports must be provided by a provider that is registered with the NDIS:

- Specialist Disability Accommodation
- specialist behaviour support services that provide behaviour support assessment or develop a behaviour support plan
- any support where the provider may need to use a restricted practice.

Your LAC or NDIA planner will discuss these supports with you if you need them.

#### BEN

**Ben and best mate Charlie had an awesome weekend away in the city where they spent four nights in an apartment, played mini-golf, went out in the city and generally did what other men their age do.**

Ben’s support worker, Clarrie went with them and showed them how to enjoy their time away from their families, in a safe way.

“Clarrie did cooking with us, and we did the dishes and pack up”, explained Ben. “We learned to catch the train to the Beer and BBQ festival.”

Ben’s NDIS plan funding paid for the things that would have been covered if he had gone to a respite service. It paid for a four night stay in an apartment and support from Clarrie to learn new skills. It cost less than one Saturday night at the short term accommodation rate.



# What can I buy?

## You have choice about what supports you buy to achieve your goals.

Once you understand your NDIS plan and support budget you can choose the supports you are going to buy. As a self-manager you can be really creative when working out how you can best meet your needs and plan goals using your funding.

The following guidance has been created to help you decide what you can buy with your NDIS funding.

## Can I buy it with my NDIS funding?

<b>Will the support help you to reach the goals in your NDIS plan?</b>	The support you buy must be linked to the support budgets and goals in your current NDIS plan and related to your disability.
<b>Is the support reasonably priced and good value?</b>	The support should give you good value-for-money compared to other options. Remember you can choose to pay less and get more support, or pay more for a higher quality support that meets your needs.
<b>Can you afford the support within your support budget?</b>	Your NDIS funding needs to last for the length of your plan. Work out your budget early so you know what you can afford. This will help you to track your funding and make decisions about any changes to your supports during your plan.
<b>Will the support help you to connect with your community and improve the relationships you have with family and friends?</b>	The support you buy should help you to participate in activities with friends and other members of your community, or help you find or keep a job.
<b>Is the support something that should be funded by the NDIS and not other government services?</b>	In your NDIS plan the funded supports will not include support that is provided by other government services. For example, dental, health or hospital services, education, housing and public transport are all provided by other government services.
<b>Is the support safe?</b>	The support you buy must be legal. It should not cause harm or put yourself or other people at risk.

If you are able to answer 'yes' to each of these questions, then the support is likely to be in line with your NDIS plan and goals. If you are unsure you can always check with your LAC or NDIA planner.

What you buy with your self-managed funding will be as individual as you.

**You cannot use your NDIS funding to pay a family member to provide you with support. This is important for you and your family so you can maintain good relationships.**



# Who can I buy my supports from?

## A provider is a person, business or organisation that delivers your support.

Providers include large companies, charities, small not-for-profits, sole traders, or any other type of business. Providers have different areas of experience and expertise so it is important to work out what you want and find the right providers for you.

Once you have decided what to buy, it is time to find out more about the providers in your area. It is good to research providers, check reviews and get advice from family, friends and peers. You can meet with different providers before you decide who will provide your support. Your Early Childhood Early Intervention (ECEI) Coordinator, LAC or Support Coordinator can also help you. To find NDIS registered providers you can search the Provider Finder on the myplace portal.

Remember that it is easy to change providers if you are not happy with the support you are getting, or think you may be able to get better value using a different provider.

### **As a self-manager there are different ways you can buy your supports. You can:**

1. Buy your supports from a business or organisation
2. Use self-employed contractors
3. Directly employ staff

## 1. Businesses and organisations

Businesses and organisations may be NDIS registered providers or not, as long as they help you to meet your NDIS plan goals in a safe and professional way.

Normally businesses and organisations will arrange your support and take responsibility for the support workers on your behalf. When you arrange supports with a NDIS registered provider it is important to let them know that they will need to provide you with an invoice for payment.

## 2. Self-employed contractors

A self-employed contractor is a person who has an Australian Business Number (ABN), and is generally responsible for managing their own insurance, tax and superannuation. Self-employed contractors may be NDIS registered or not.

Many gardeners, cleaners and tradespeople are self-employed contractors.

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

- relevant safety checks
- an ABN
- appropriate insurance
- the right qualifications and skills.

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

### 3. Directly employing staff

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

#### As an employer of staff, you will need to:

- make sure your staff have the right skills, qualifications, training, and where relevant, any relevant safety checks
- meet the costs of recruiting staff, paying their wages, superannuation and any insurances, from the rate of support calculated in your plan budget
- 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 manage your budget properly you will easily meet the cost of directly employing staff within your funding. You can use any savings to help you manage direct employment arrangements or buy more supports.

#### LIN

#### Lin is a passionate artist who decided to self-manage all of her NDIS funding so she could choose her own support people.

Lin has directly employed some of her providers and built a unique and flexible team that best meets her needs. Lin employs a student art teacher who is not only supporting her, but developing her talent as an artist. She also purchases support from a student occupational therapist who understands her needs and supports her at TAFE.

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“Self-managing enables me to be more efficient with my funds and select the people to support my specific needs.”

**LIN, SELF-MANAGED  
NDIS PARTICIPANT**



### Thinking innovatively to achieve your goals

One of the benefits to self-managing is being able to be creative when it comes to meeting your needs and finding supports that help you work towards your goals. You may find some supports you've chosen don't come in the form of a support person or provider, and that's fine. They still need to be related to the supports included in your plan and your plan goals.

### How much do I pay for supports?

Just like you have the flexibility to use any provider that can best help you to reach your goals, as a self-manager you can negotiate the price of your support with your provider.

It is good to compare prices of similar supports across different providers to make sure you are getting the best value.

#### Consider the following when deciding on how much to pay for a support:

- **value-for-money:** Is the cost of the support reasonable when you think about the benefit you will get?
- **quality:** Is the quality of the support high and will it help you achieve your goals?
- **quantity:** How much support will you need for the length of your plan?
- **budget:** How much funding do you have available in your NDIS plan and can you afford the amount of support you need within your budget?

The NDIA Price Guide may also be helpful when you are working out what you are willing to pay for a support. This sets the maximum price that providers registered with the NDIS can charge for specific supports. The Price Guide is available on the [NDIS website](#) and is updated each year on 1 July.

## Making a service agreement

You are encouraged to have a service agreement in place with each of your providers, which clearly outlines what 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 [NDIS website](#) has more information about creating service agreements. You will be responsible for paying your providers on time and meeting your agreed responsibilities with them.

### JUDY & SARAH

#### Living in remote Western Australia, Judy decided to self-manage her daughter, Sarah's NDIS funding so she could have more choice in providers.

Prior to the NDIS, Judy said they did get support from different agencies but were disappointed because they were often unreliable.

“I remember lots of occasions when support staff just didn't turn up, which meant I had to cancel my plans,” she said. “I also felt it was important to connect with support workers but the provider would just send anyone. Workers weren't local either, so living remotely meant that if someone was sick, there wasn't any back up.”

Self-managing Sarah's NDIS funding gave Judy the opportunity to engage contractors to provide Sarah's supports.

“It's worked well because Sarah is keen to have different people support her with different things,” she said. “For example if Sarah is going to a pop concert, she engages Sam – a young music fan. If she's doing her artwork, Alba, an experienced painter supports her.”

Judy said the overall team of contractors offers them flexibility.

“They fit in with Sarah's lifestyle and are great value for money, offering significant economic benefits,” she said. Judy and Sarah get great quality support and are able to purchase more because the contractors charge less than the organisations that offer support in her community.



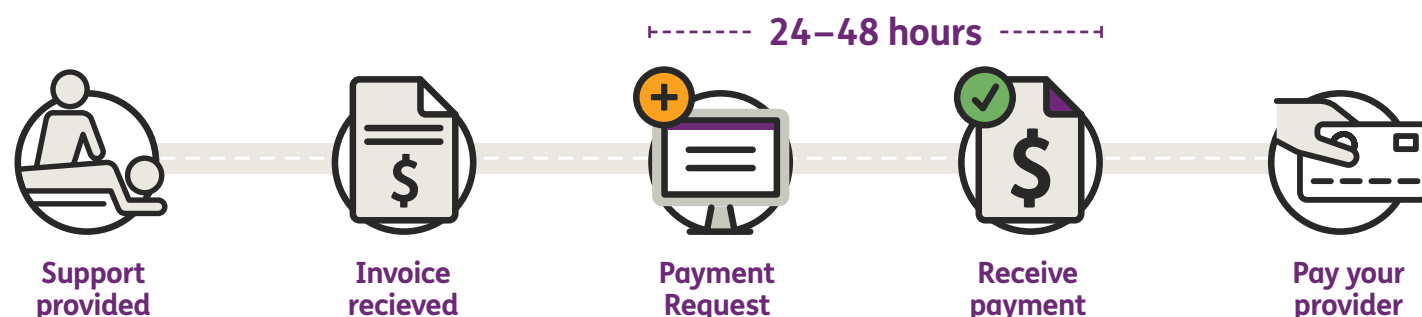
# How do I pay for my supports?

Once you've arranged your supports and providers you will be responsible for paying for them using your NDIS funding.

**There are two options to pay for your supports with your NDIS funding:**

## 1. Make a Payment Request and then pay your provider:

Once you receive an account, invoice or timesheet from your provider, make a Payment Request. This can be done online using the myplace portal. Money from your NDIS plan budget will be paid into your nominated bank account within 24 to 48 hours. You can then pay your provider.



## 2. Pay your provider and then make a Payment Request:

Once you receive your support, pay your provider using your own money and get a receipt. Make a Payment Request to have the money from your NDIS plan budget paid into your nominated bank account. You will be reimbursed within 24 to 48 hours.



If you can afford it within your self-managed support budgets, you can choose to use some of your NDIS funding to get professional advice and assistance to set up and manage your NDIS plan budget and pay your providers. For times that you can not use the myplace portal there is a [payment request form](#).

## Setting up a bank account

If you are self-managing your NDIS funding, you should set up a separate bank account.

It will make it easier for you to see what money is coming in and what payments are going out.

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



## How do I make a Payment Request?

Using the online myplace portal is the easiest and quickest way to make a Payment Request. To make a Payment Request log in to your myplace portal and select the Payment Request option. You can then enter the:

- start and end date for the support
- payment amount
- support category (the self-managed support budget in your NDIS plan that you want to draw funds from).

The Payment Request needs to match the invoice or receipt from your provider, or if you are directly employing staff, your payroll records. It should be made against the support category that matches the type of support you are making a request for.

Once you have submitted a Payment Request it will take within 24 to 48 hours to be paid into your bank account. The NDIS website has information about how to use the myplace portal and the Payment Request form.

**For detailed instructions about using myplace, refer to the NDIS myplace participant portal: Step-by-step guide on the [NDIS website](#).**

### NICKI

*It takes Nicki half an hour a fortnight to manage her payments.*

Nicki contracts a provider for two hours of personal care each day. She also employs a support worker, Claire, to help her access and participate in her local community.

Her agreement with both providers is to pay her invoices within 28 days. Every fortnight, Nicki logs in to her myplace portal, submits payment requests for the invoices she has received, and pays any invoices due for payment.

She writes the Payment Request number on each new invoice and files it for payment next fortnight. She then checks her bank account for NDIS payments requested last fortnight and pays invoices due.

In Nicki's files each invoice has a payment request number and payment receipt number written on it, to show they have been paid.



## What records do I need to keep?

Any invoices, receipts, pay slips and bank statements need to be kept for five years as evidence that you have responsibly self-managed your support budgets and payment requests. The NDIA undertake random audits to make sure self-managed funds are being spent and managed properly. You may be asked at any time to provide evidence of a payment that matches a payment request you have made. It is important to keep your records organised so you can show the NDIA how you have spent your funds.

### Records of payments will need to have:

- the provider's name
- their ABN
- the date of the support
- a short description of the support provided and how this relates to the support categories and goals in your plan
- the amount of support provided
- the price of the support.

# What do I need to know about my plan review?

## Changes in your circumstances and support needs

It is important to tell your LAC or NDIA planner about any event or change in your circumstances that may affect your plan. This includes if you are planning on travelling overseas for longer than six weeks. If there are any changes in your support needs or circumstances, you will need to complete a change of circumstances form.

It is best if your NDIS plan is set up from the beginning so you can manage your NDIS funding in a way that best meets your needs. If you need, you can ask for a review to change the way your funding is managed.

## End of plan review

You will be contacted before your plan ends to discuss a review of your plan. This gives you and the NDIA the opportunity to:

- check that the supports you are purchasing are helping you to achieve your goals
- set new goals where past goals have been achieved
- explain how you have changed any supports that have not worked well
- provide information about the supports that have worked
- discuss how you can increase your independence and continue to build your capacity to self-manage.

It is great if you have been able to buy the support you need and still have funding left over at the end of your plan. This will not impact the amount of funding in your next plan. Funding in each plan is based on what is reasonable and necessary to meet your current needs.

Having self-managed funding left over at the end of your plan can be a sign that you have self-managed your funding really well. It supports the benefits of self-management and the success of the NDIS.

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“We self-manage our daughter’s NDIS funding. For us it’s as simple as managing and paying our house-hold bills”

**TENISHA, MOTHER OF AN NDIS PARTICIPANT**




## Your notes and questions

**For more information about this workbook, please contact:**

**[www.ndis.gov.au](http://www.ndis.gov.au)**


**National Disability Insurance Agency**

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**For people who need help with English**

 TIS: 131 450

**For people with hearing or speech loss**

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 Internet relay: National Relay Service  
[www.relayservice.gov.au](http://www.relayservice.gov.au)