



# PLAN MANAGEMENT

## What are my options and what will suit me best?

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This fact sheet is for people aged under 65 years, who are current NDIS participants.

This means that you have either:

- Submitted an application to the NDIS, which has been approved, or
- Moved over to the NDIS from the previous state or Commonwealth funded disability system

To find out about NDIS eligibility and how to access the NDIS,

go to: [www.ndis.gov.au/people-disability/access-requirements.html](http://www.ndis.gov.au/people-disability/access-requirements.html)

For people who are connected to the NDIS, you will need to make a decision about how you would like to manage your NDIS plan.

While the NDIS will consider your plan management request, keep in mind that they will make the final decision about how your plan is best managed, based on their assessment of risk and benefit to you. This is to make sure that you are protected and matched with the plan management option that is right for you.

There are four ways your NDIS plan can be managed:

### 1. Self-managing your plan

You might choose to manage your own plan. If you choose to self-manage your NDIS plan, your NDIS funding will be deposited directly into your bank account and you (or someone you trust) will organise and pay for your disability supports directly.

This option means you can choose to engage supports from service providers who are either registered or not registered with the NDIS.

#### What does it involve?

- Choosing and organising your own service providers
- Booking your own disability support services, as detailed in your NDIS plan
- Getting quotes and purchasing your own disability equipment, as detailed in your NDIS plan
- Developing written service agreements with support providers
- Directly paying providers
- Managing your total plan budget
- Keeping a record of purchases and receipts

## How do I decide if this option is for me?

Carers Australia has developed an NDIS self-managed funds checklist, which can help you decide whether this option suits you. Go to: [carersaustralia.com.au/storage/ndis-funding-self-managed-checklist.pdf](https://carersaustralia.com.au/storage/ndis-funding-self-managed-checklist.pdf)

You can choose to self-manage all or part of your NDIS budget. For more information about self-managing your NDIS plan go to:

[ndis.gov.au/participant/self-managing-budgets](https://ndis.gov.au/participant/self-managing-budgets)

If you would like to self-manage your NDIS budget but are unsure whether you are ready to do that, talk to the NDIS about suitable options that could be included in your NDIS plan to help you develop the skills you need.

Managing your own NDIS funds is quite time consuming, and requires considerable organisation and budget management skills. If you feel that managing your own NDIS plan is not for you, you have three other options.

## 2. Enlisting a plan management provider

A plan management provider, or a 'plan manager', is an organisation or an individual who is registered with the NDIS to help people to manage funding in NDIS plans. If you decide to select this option, you still have the flexibility of being able to choose your service providers, regardless of whether they are registered with the NDIS. Your plan management provider can help you find the services in your plan that are most suitable for you, which might include considering accessible buildings, proximity to public transport and your home, or within your NDIS budget. They can also help to make sure you get the best value from your allocated NDIS funds, rather than leaving some support funding unspent.

## What does it involve?

- Accessing funding through the NDIS for a plan manager to help you implement your plan
- Meeting with your chosen plan manager and discussing your plan
- Choosing and organising your own service providers
- Delegating the financial management of your NDIS plan to your plan manager

## How do I decide if this option is for me?

If you think that self-managing your plan sounds too stressful and time intensive, then using a registered plan manager might be for you.

To explore this option, you might like to talk to other NDIS participants who are using a plan manager. Ask them how it is working for them, and whether they can recommend a plan manager to you. You might also like to look at the NDIS list of plan management providers. Have a look at who is in your area, and give them a call. Ask them about their approach to NDIS plan management, and see how comfortable you feel about working more closely with them.

For a list of NDIS plan managers, go to:

[ndis.gov.au/document/finding-and-engaging-providers/find-registered-service-providers.html](https://ndis.gov.au/document/finding-and-engaging-providers/find-registered-service-providers.html)

Plan managers should:

- Be a registered NDIS plan management provider
- Have an accounting or book-keeping background
- Help you to implement your plan, without impacting on your right to choose service providers
- Be transparent in the way they are managing your budget, giving you access to transaction lists and balances

### 3. NDIS management of your plan

Many people do not specify which plan management option they want to use, and as a result their plan is, by default, managed by the NDIS. If you select this option, you can only choose service providers that are registered with the NDIS. Your service providers will then claim directly from the NDIS when a support has been provided.

#### What does it involve?

- Choosing and organising your own service providers, who must be registered NDIS providers
- Delegating the financial management and record keeping of your plan to the NDIS

#### How do I decide if this option is for me?

If you want as little involvement as possible in the financial management of your plan, then this option might suit you. If you opt for the NDIS to manage your plan, you will still be able to choose your service providers, as long as they are NDIS-registered providers, and the NDIS will arrange payment to the providers on your behalf.

### 4. Using a combination

You can choose to self-manage some of your plan, with the remainder managed by the NDIS.

#### What it looks like:

- Choosing and organising your own service providers
- Directly paying providers for the supports that you choose to self-manage
- Keeping appropriate records and receipts for the supports that you choose to self-manage
- Reporting to the NDIS on the amount spent on the self-managed items of your NDIS plan
- Delegating to the NDIS the financial management of the supports that you allocate to them

#### How do I decide if this option is for me?

For example, if you have a trusted physiotherapist that you'd like to use as part of your plan, but they are not registered with the NDIS, you might choose to self-manage only this part of your plan. The rest of the plan you might delegate to the NDIS to be managed accordingly.


#### How can I compare these options side-by-side?

	Self Management	Plan Manager	NDIS Management
I want to be able to choose any service provider, regardless of whether they are NDIS registered or not	✓	✓	✗
I want the quickest and easiest option	✗	✗	✓
I'm not confident with budgeting and I want to avoid being responsible for managing my NDIS funding	✗	✓	✓
I want to have the most flexibility in how I can use my NDIS budget	✓	✓	✗
I'd prefer to have all bills paid for me and receipts kept for me	✗	✓	✓
I'd like some help to make sure I can get the most out of my NDIS funding and get all the support that I am allocated	✗	✓	✗

## I've decided on how I'd like to manage my plan. Now what?

When you meet with an NDIS representative to develop your plan, you will need to have considered your options and decided how you'd like to manage your plan. If you decide that you'd like a plan management provider to help you implement your plan, your first planning meeting is the time to bring it up, so that your planner can allocate some funding for a plan management provider into your NDIS plan.

For more information on understanding your NDIS plan, go to:

 [ndis.gov.au/participants/understanding-your-plan-and-supports.html](https://ndis.gov.au/participants/understanding-your-plan-and-supports.html)








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We value your feedback about this resource – please contact the Summer Foundation at [info@summerfoundation.org.au](mailto:info@summerfoundation.org.au), or 1300 626 560.

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