

Sam Paior

- DG Hi, listeners, and welcome to Reasonable and Necessary, Australia's premier podcast series on everything you ever wanted to know about the National Disability Insurance Scheme. I'm your host, Dr George Taleporous, and on today's episode, we're talking about self-management and funding, and how to use that funding flexibly to meet your needs. We are very lucky to have Sam Paior from the support coordination service, the Growing Space back with us today. Hi, Sam. Thanks for joining us again.
- SP Thanks for having me again, George, I really enjoyed our last one.
- DG It was good and it's good to have you now to chat to us about self management and I believe that self-management is one of the areas that you're very passionate about. Can you tell us why?
- SP Yeah, I am. I just think it just offers so much more flexibility, it offers better savings for government and better outcomes for people with disability. It's been proven, I think pretty much the world over.
- DG Wow, okay, so before we go any further, what is self management and how is it different from other ways of managing your funding from the NDIS?
- SP Yeah, under the NDIS, you have a choice of three different ways of managing the money in your plan. There's agency management which is where you only choose agency registered providers and there are capped prices, and you don't have to worry about the bills yourself, they just go, the providers all just send their bills effectively directly to the agency NDIS and get paid, so that's agency management. Then there's plan management where there's extra money put into your plan for effectively a broker to pay the bills for you, and when you have plan management, you can choose any providers and services you like. They don't have to be registered, but some plan managers do stick to the price caps, which sort of may give you some restrictions. And then there's self management where it's sort of free rein in terms of who you choose to provide your supports and services and how much you pay them, but it all still needs to fit under the Reasonable and Necessary guidelines that's outlined in the NDIS Act, but there's an awful lot more flexibility to do.
- DG Okay, let's talk about it, you did say, you said two things there. You said, under self management, it's free rein, but you need to be aligned with the principles of the Act and that the Reasonable and Necessary criteria that we talked about previously on the podcast, but how do people know that they're doing the right thing? Where I think that a lot of people might just worry that they're, they could get in trouble, that they could be seen as misusing their funding, how do you protect yourself from that?
- SP Yeah, look, it's an excellent question and it's a really difficult question and I don't think the agency have got their heads around this as well either, so I think, yeah, it is, it's really tough. As far as a support coordinator, when we're advising families, and people with disability, we go through the Reasonable and Necessary provisions of the

Act and explain it to them and we give them a copy of it, we actually laminate it, George, we get a laminated copy of that section of the Act with a whole lot of tick boxes that they can check off when they're thinking about something, but I think the crux of it is if you're choosing something that you need because of your disability, in that you wouldn't need it if you didn't have a disability, and if it helps you reach the outcomes or the goals in your plan, then I reckon it's pretty much fair game. So you can't be using your NDIS money to buy a barbecue, but if you needed different controls on the barbecue because you couldn't use the dials that were already on there, then you could pay for those extra dials.

DG And I really like the simplicity of the way you said that. You said, really that if it's about reaching your goals and if it's related to your disability, meaning that if you didn't have your disability, you wouldn't have that expense, then it's a legitimate use of the funding.

SP It's about bridging the gap in my book, it's about bridging the gap between a disabled life and a non-disabled life.

DG Okay, so tell us what you think are some of the advantages, what are some of the advantages of self management first, what are the advantages?

SP What are the advantages of self-management? So the advantages of self management are that flexibility, so you can, you could hire a support worker who lived next door to you if you wanted to, and they would not have to have a Certificate 3 or 4 in disability if that wasn't important to you. So let's say you've got a neighbour who you're good mates and all you really need is half an hour of help in the morning to get out of bed, and the bloke next door is keen for some extra cash, he already goes to a job at nine o'clock, but he's free from eight 'til eight thirty which is when you want his help. So rather than going through a registered provider and having to have a disability support worker with a Certificate 4 in disability and everything else, you can just go to your neighbour and say, mate, can you come and help me and I can pay you. You'll have to get an ABN, but we can pay you directly, so it's cheaper for you to do that, you're not worried about the fact that it's only half an hour because many agencies will have a one or two hour support worker minimum, for example, and you've got someone who you know and you trust who's right next door, it's fantastic.

DG Yeah, and I'm also thinking that for young people who are at university or who are at TAFE or school, that it might really just be about wanting to employ a school mate or a uni friend, and that is if you have some management that you can, you have that flexibility. But I'd imagine that there are people who are listening who say, but what about your superannuation or your Work Cover or your industrial obligations, as we might sort of call them, what would you say to those people?

SP Yeah, look, there are a number of different ways of doing it, so you can always contract someone in which case, they're responsible for their own super and tax and insurance and what have you. You can go through a more alternative agency, a little

bit like Hire Up or Better Caring or I think Hire a Hero, there are a few different agencies around, and they'll look after all of that side of things for you, but you can still bring a provider who you want to them, so you could bring your neighbour to them, and say, can you go and get registered with these guys, please? We're going to pay you through them, and that way, you don't have to worry about the super and the tax and whatever else. You can also, if you've got, it's probably not worth it if you've got a tiny package, but if you've got a decent sized NDIS package and you're going to be hiring a lot of workers, you can pay a bookkeeper or someone else to run all of that for you, you don't have to do it all yourself, so someone else can look after that.

DG Yeah, and would you use your NDIS funding to pay for things like bookkeeping or for...?

SP Yeah, absolutely for the bookkeeper or you might want to buy a XERO subscription or a MYOB subscription or whatever and they can do the payroll, and you're welcome to do that. The idea is that if you're self managing, you're saving, the money that a typical support worker agency, as a typical support worker really only gets about \$25 an hour, but the agency is taking in \$45 an hour or that company, so there's a \$20 gap there, so if you self hire, even if you pay someone \$30 an hour, you've still effectively got \$15 an hour to play with. Now you're not playing with it, but you'll be using it for the super and the tax and the Work Cover and insurances, and you might even want to use it together to do other more interesting things, so you might want to have an occasional case conference or a gathering where you get all of your workers together in the same room and you'll need to pay them for that or you might even want to put on a barbecue for them - every employer does that for their workers, there is no reason why a person with disability should not be able to do that as well.

DG I really like that, I think that's a really helpful thing because support workers often talk about being isolated and sometimes meeting one another can be a good way of developing morale and an understanding that there are other people who work with a person and just develop a sense of family, even.

SP Absolutely, and I can tell you for my own son, for example, he's got a couple of friends who also have disability and our parents are all friends and what we've, it's kind of happened organically, but we often, we have our own cool workers, but we tend to borrow each other's workers as well. So if Ben and his mate Charlie want to go to the movies and we need a worker to take them, if one of my workers is not available, I call Charlie's mum and say, hey, is one of your guys available? Can they take the boys to the movies on the weekend? So the idea of actually getting all of the workers and all of the two or three boys together for a barbecue is a really wonderful thing, too, and it creates a real community.

DG Yeah, and I think that's what we really need to emphasise is that in doing things creatively and differently, there are more opportunities to be a part of community and you're not locked in to a service, that the funding's there as a means to support you to

do what you want to do, not what the agency says according to their own laws you can do with the funding.

SP Yeah, absolutely right, and look, I think agency management is a good thing for some people some of the time. It's not necessarily a bad thing, and certainly when you're starting out in the NDIS, you may want to choose management for your first plan, just so that you don't have to deal with paying the bills, so you get some flexibility, but you're not having to deal with everything all at once, so then once you're settled in the scheme, you've been there a year or two, you could switch in to self management then. You don't have to go in to any of these things immediately, you do have the capacity to change your money management with every new plan or review.

DG Okay, so we talked about some of the advantages, what are some of the disadvantages? Obviously, there's more paperwork involved, but personally, as a self manager, I actually find the portal incredibly easy to use in terms of making claims, it's just a case of entering the date of the service and then entering what the amount is and effectively, within two days, that funding is available to you.

SP Yes, but it pretty much always comes, it seems to always come in a day within one business day which is pretty good, and another little tip for you, George, is that you don't have to, let's say for your capacity building funds, you're seeing a physio and an OT, you don't need to put in a claim for each of those, you could lump them together, if they're going in the same category, you just put the date range across the two appointments and put it in as one claim, so you don't actually have to put in each claim as an individual claim.

DG Yeah, so it's relatively easy, but there is a need obviously to keep receipts?

SP Yep.

DG What else? What other things?

SP Look, as a self manager, you are subject to audit, so you need to keep all of your paperwork for five years and you're going to have to prove that you've spent what you've spent your money on and that it is reasonable and necessary and that you've done your due diligence and you've not done anything fraudulent. So it's important to have some level of record keeping skills, but on the other hand, if you can't do it yourself, that's okay because you can hire someone else to do that for you, so you don't actually have to do it all yourself. It's a good idea to have a good idea about budgets and money in general if you're going to self manage, if you don't have any numeracy skills, you're going to want to hire someone else to look after that side of things for you.

DG Yeah, and the other thing there is that having mentioned it earlier, that there was a lot of online accountancy software that makes these things so easy.

SP Yeah, so true.

- DG I use one of the online ones and it took a little bit of getting used to, a bit of learning, ironically, one of my support workers taught me how to use it which was very handy, and now you can save receipts, invoices, it's all there, there's online cloud where you can save your receipts, yeah, there are all these technologies that we can learn about and then put to use to self manage.
- SP Yeah, that actually brings me to an interesting point, George, talking about your support worker teaching you how to do that. When you self manage, you can hire sort of non traditional support workers, so we hired a support worker for my son and we were outside and I was showing an area that I wanted to get paved, and this bloke said, I used to be a paver, that used to be my job, and I said, okay, he said, you don't need to hire a paver to do it, Ben and I can do it.
- DG Awesome.
- SP So my son and I learnt a fantastic skill, it's not the best paving job on the planet, but it's pretty good. I'm happy, he's done a job that he's really proud of and he's learnt a skill and they've had some really good time talking and mentoring each other because I don't know, as a parent of teenage boys, when boys are busy with their hands, they can talk better, and they're not grunting.
- DG Yes, because it's also when we go on long drives in the car, that they're not making eye contact.
- SP Absolutely, a captive audience, it's awesome.
- DG Yeah, and I often think that some of the more creative uses of funding are really around hiring people who might never have considered themselves to be in the disability sector, so why wouldn't you hire a personal trainer if you're interested in developing your health and fitness?
- SP Absolutely, dead right.
- DG If you want to do acting, then hire an actor and so forth.
- SP Now absolutely right, my son, Ben's learning how to be a DJ, he loves doing music stuff, and he needed to go to this DJ class and he needed some support to do it. He was at a mainstream DJ class, so I just put a call out on Facebook and a friend of a friend of a cousin of a nephew of whatever had just finished a popular music degree at the Conservatorium here at the university, and was looking for casual work while he did his band was doing his own work and Ben and Tosh have now become great mates and they work on music and garage band and making music all the time. It's fantastic, and he never would've been a support worker otherwise.
- DG Awesome, so in terms of your, you mentioned earlier that you had other people there to help you, are you hoping that one day that Ben could manage his own support?

- SP Yeah, look, I'm really hopeful that that'll be the case. He'll always need support to do it, I don't think he'll, he's not likely to have the numeracy skills to genuinely manage the budget himself, but with support to do that, with a bookkeeper or someone who can manage and a good support coordinator, once I'm not helping him any more, there's no reason he shouldn't self manage, I think it's actually, I believe that people with intellectual disability probably have more to gain than anyone through self management.
- DG Why is that?
- SP Because they are the people who are subject to the most dangerous assumptions all of the time, so if you start getting people in the world who don't have those assumptions, if you're bringing in people from different walks of life, rather than traditional disability service models, you're opening a whole lot more doors for them.
- DG I think that's an excellent point, so I might just ask one more question, what advice would you give to people who are thinking about self managing?
- SP Advice for self managers, I think be brave, be brave, do something different, try something different, I think be aware of the difference between fraud and misuse. If you make a mistake with your NDIS funds, but you're still going, you're still looking at the outcomes and it's still disability related, you are not going to get in to big trouble, so that's misuse, there's actually not even, that's not a criminal offence to misuse your funds, so if you make a mistake and you claim something from the wrong line or you've bought a piece of technology that really should've gone through a certain process, it is not the end of the world, you will not be sent to jail for doing that, so be a little brave, try some different things and read, I guess, reading the Reasonable and Necessary provisions of the NDIS Act, if you read those and you check off whenever you think about buying something that's a little untraditional or creative, go through that list and think in your head what do we think? Do we think that this is reasonable? Does this seem to fit the bill, and if it does, then you're not being fraudulent and you can't get in to really big trouble.
- DG I think that's excellent advice about being brave, and I also hear you say that take risks, there is, we're so taught to be risk averse, sometimes a bit of risk is what we need to get a good outcome, so don't be afraid to do something that's a little bit out of your comfort zone and self management, it does open a range of opportunities for you to take those, take the chance and do something a bit different and that isn't it, so to speak.
- SP Yeah, let me give you an example, that I think if you or I walked in to the NDIS in our planning meeting and said, can I use my money to hire a dog trainer, they would say, no. It would be a pretty clear no, but I recently met a dog trainer who I'm using to help train, I'm training a puppy here, a therapy dog, and she used to work in disability, who knew? Anyway, we're having this lovely chat about things and I could not help but think of a couple of children who I serve or teenagers who I serve who

just will not engage with traditional sort of services, they just, they're not interested in having a support worker, but they do have dogs and they love dogs and they connect with dogs. One of them doesn't have great speech, but will not go to speech therapy or do speech therapy, but what we're going to do is we're going to have this dog trainer work with a young person with disability to train their dog, and through that, the dog trainer is also going to liaise with the speech therapist to work with that young person so that they're working on their articulation which of course, you've got to have good articulation and speak well to give a dog a command, so yes, guess what? We're hiring a dog trainer to help someone meet their goals under NDIS.

DG Absolutely and that's going to be your outcome, that's definitely reasonable and necessary.

SP Absolutely, particularly for someone who's not engaging, they just won't engage in other supports and services, so these sorts of things can bring some real breakthroughs and make some great outcomes for people.

DG And that's what it's all about.

SP You betcha.

DG Sam, you've been a wealth of knowledge, thank you so much for joining us and if people want to find out more about your service, how would they do that?

SP Probably best to, if you're a Facebooker, we've got a pretty big Facebook presence at the Growing Space Australia, and if you just prefer to go to a website, I have a terrible website which will be updated next week, I'm very excited about that, and that's at the Growingspace.com.au.

DG So people can head to there and learn more about support coordination and self-management. Thank you, Sam, and thank you for joining us.

SP Thank you so much, George, it's been a thrill, thank you.

DG That's all we have time for on today's episode of Reasonable and Necessary, brought to you by the Summer Foundation. Don't forget to check out our Facebook page, Building Better Lives, for all previous podcasts and transcripts. We also love hearing from you, so please leave your comments and suggestions for future episodes. Until next time, stay well and reasonable.

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