



# Understanding the NDIS

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BOOKLET 1 OF 3



## BOOKLET

# 1

### This booklet covers:

- Understanding the NDIS
- Checking your eligibility
- Supports and services funded by the NDIS

# How to use this booklet

This booklet will help you understand the National Disability Insurance Scheme (NDIS) and how it may help you.

You can share it with family and friends, take it to meetings, and use the space on page 7 to record notes, questions and contact details.

**NDIS KEY WORDS:** Some words we use to talk about the NDIS might be new to you, so we explain them along the way.

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This is the first of three booklets in this series.

## **BOOKLET 1: Understanding the NDIS**

### **In Booklet 1:**

#### **Learning about the NDIS**

- Find out what the NDIS is, what support it provides and who you can contact for more information.
- Understand the different roles of the NDIS, community and other government services.

#### **Deciding whether to apply for the NDIS**

- Learn about eligibility to become an NDIS participant.
- If you think you are eligible for the NDIS, find out what you need to do next.

#### **Accessing the NDIS**

- Understand what information is needed to make an NDIS access request.
- Find out how access decisions are made.
- If you are not eligible for the NDIS, find out how to get help to access community and other government services.

The other booklets in this series are:

## **BOOKLET 2: Planning**

### **Booklet 2 covers:**

- Understanding your current supports and preparing for your planning meeting
- Attending a planning meeting to create your plan
- Receiving your approved NDIS plan

## **BOOKLET 3: Using your NDIS plan**

### **Booklet 3 covers:**

- Understanding what's in your plan
- Learning how to use your plan
- Choosing and managing supports and services
- Reviewing your plan and progress

**You will receive the booklets you need during your NDIS journey, or you can access them on the NDIS website at [www.ndis.gov.au](http://www.ndis.gov.au)**



# Understanding the NDIS

## What is the NDIS?

The National Disability Insurance Scheme (NDIS) is Australia's first national Scheme for people with disability.

It moves away from the previous system of providing block funding to agencies and community organisations, to direct funding for individuals.

There are around 4.3 million Australians who have a disability. When it is fully rolled out, the NDIS will provide about 460,000 Australians aged under 65, who have **permanent and significant disability** with funding for **supports and services**. For many people, it will be the first time they receive the disability support they need.

The NDIS can provide all people with disability with information and connections to services in their communities such as doctors, sporting clubs, support groups, libraries and schools, as well as information about what support is provided by each state and territory government.

## NDIS - What does it mean?

### N – National

The NDIS is being introduced progressively across all states and territories.

### D – Disability

The NDIS provides support to eligible people with intellectual, physical, sensory, cognitive and psychosocial disability. **Early intervention** supports can also be provided for eligible people with disability or children with developmental delay.

### I – Insurance

The NDIS gives all Australians peace of mind that if they, their child or loved one is born with or acquires a permanent and significant disability, they will get the support they need.

### S – Scheme

The NDIS is not a welfare system. The NDIS is designed to help people get the support they need so their skills and independence improve over time.

### NDIS KEY WORDS:

#### Permanent and significant disability

A permanent disability means your disability is likely to be lifelong. A significant disability has a substantial impact on your ability to complete everyday activities.

#### Supports and services

Assistance or products that help a person in their daily life and help them participate in the community and reach their goals.

#### Early intervention

Providing support to a person, either a child or an adult, as early as possible to reduce the impacts of disability or developmental delay and to build their skills and independence.

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Using the NDIS to assist me with the day-to-day obstacles that I face, I'm able to focus on growing my business without being concerned about the day-to-day financial difficulties associated with disability.”

**LAURA, NDIS PARTICIPANT  
AND SMALL BUSINESS OWNER**



## What does the NDIS do?

### Providing funding to eligible people based on their individual needs

The NDIS provides **reasonable and necessary** funding to people with a permanent and significant disability to access the supports and services they need to live and enjoy their life.

Every **NDIS participant** has an individual plan that lists their goals and the funding they have received.

NDIS participants use their funding to purchase supports and services that will help them achieve their goals. Everyone has different goals but they could include things like getting and keeping a job, making friends or participating in a local community activity. NDIS participants control the support they receive, when they receive it, and who provides it.

The NDIS cannot fund a support that is:

- the responsibility of another government system or community service; or
- not related to a person's disability.

### Supporting communities to include all Australians with disability

People who are not eligible for the NDIS can still get help to access community and other government services. The NDIS can provide information and helps connect all people with disability, their families and carers to community and other government services. For many people, this will be all the support they need.

## Who is helping to roll out the NDIS?

### The National Disability Insurance Agency

- The National Disability Insurance Agency (NDIA) is the independent government organisation that runs the NDIS.
- The NDIA makes decisions about whether someone is eligible to become an NDIS participant and, if so, how much funding they will receive. This is based on legislation called the *NDIS Act 2013* which sets out what supports and services are considered reasonable and necessary for the NDIS to fund.

### Early Childhood Early Intervention Partners

- Early Childhood Early Intervention (ECEI) helps children aged 0-6 years who have a developmental delay or disability.
- ECEI Partners employ ECEI Coordinators who help children and their families access supports and services that are tailored to the child's needs.
- ECEI Coordinators will also help with connection to other services such as community health services, playgroups or other activities available in the area.

### Local Area Coordination Partners

- Local Area Coordination Partners employ Local Area Coordinators (LAC) who help people understand and access the NDIS. They also work with NDIS participants to develop and use their NDIS plan.
- For most people aged seven years and older, an LAC will be their main point of contact for the NDIS.
- An LAC will connect people with disability to supports, services, activities in their community and other government services. LACs also work in communities to help them become more accessible and inclusive for all people with disability.

### How do I find out my local ECEI OR LAC Partner?

Visit [www.ndis.gov.au](http://www.ndis.gov.au) or call **1800 800 110** to find your local ECEI or LAC Partner.

## NDIS KEY WORDS:

### Reasonable and necessary

'Reasonable' means something fair and 'necessary' means something a person needs. The NDIS funds supports and services that relate to a person's disability to help them achieve their goals and meet their needs.

### NDIS participant

People who are eligible to access the NDIS are called participants.

### Partners

Partners in the Community are community-based organisations which work with the NDIA to deliver the NDIS. Partners provide ECEI services or LAC services; some organisations provide both.

# Check your eligibility to access the NDIS

The NDIA makes decisions about who can access the NDIS based on the information they provide about their disability and how it impacts on their day-to-day life. To be eligible for the NDIS, you must:

- have a permanent disability that significantly affects your ability to take part in everyday activities or a developmental delay
- be less than 65 years old when you first access the NDIS
- be an Australian citizen, hold a permanent visa or a Protected Special Category visa, and
- live in a part of Australia where the NDIS is now available.

**To check whether you may be able to access the NDIS, complete the checklist below.**

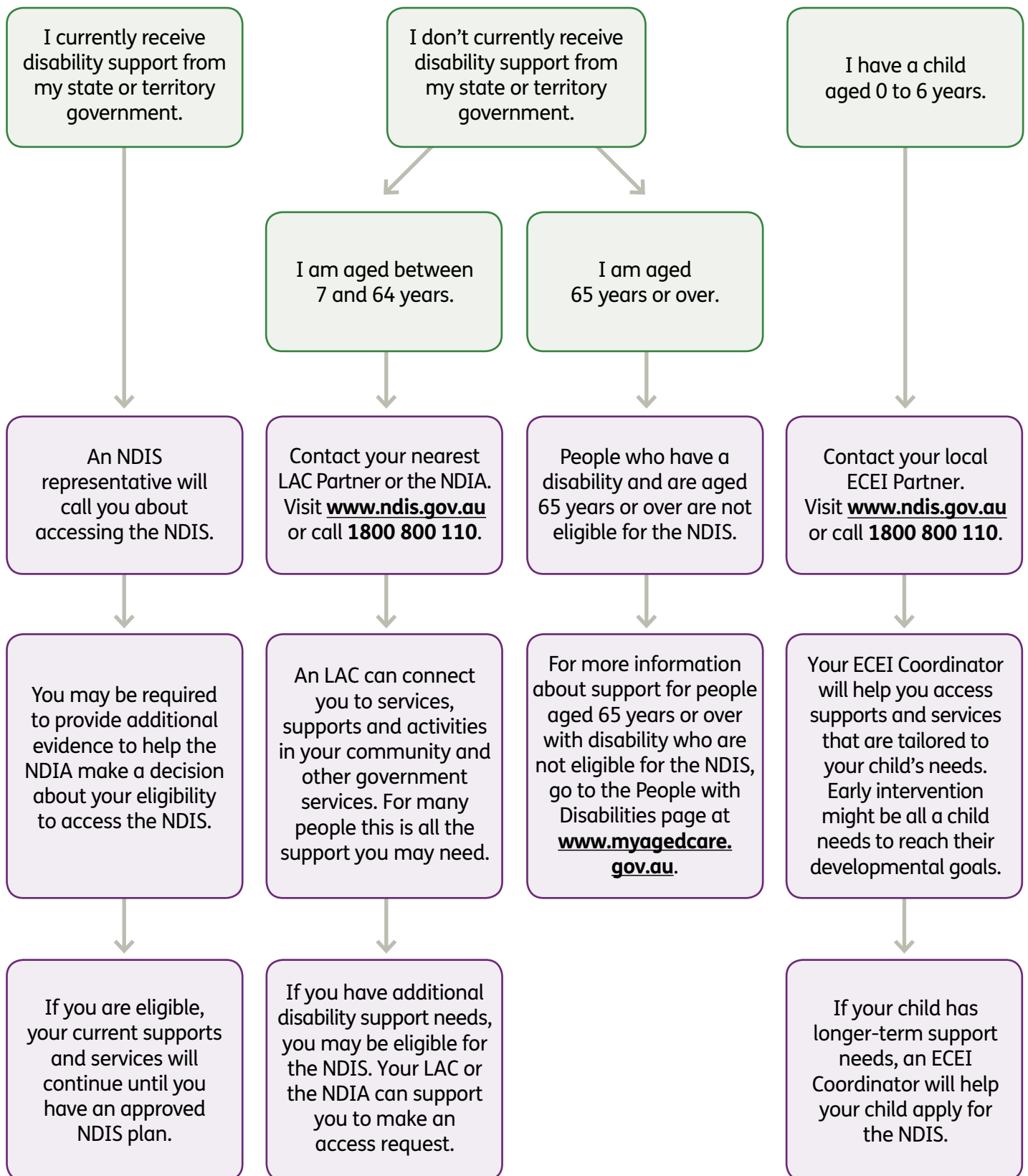
**Remember, this is just a guide and the final decision about your eligibility is up to the NDIA.**

<p><b>1. Are you under 65 years old?</b></p> <p>To access the NDIS you must be younger than 65 years old at the time you apply.</p>	<p><b>Yes</b>, go to Question 2.</p> <p><b>No</b>, you will not be able to access the NDIS. You may be able to access other aged care supports. Visit <a href="http://www.myagedcare.gov.au">www.myagedcare.gov.au</a></p>
<p><b>2. Do you have Australian residency?</b></p> <p>To access the NDIS you must live in Australia and be:</p> <ul style="list-style-type: none"><li>• an Australian citizen, OR</li><li>• a permanent resident, OR</li><li>• hold a Protected Special Category Visa.</li></ul>	<p><b>Yes</b>, go to Question 3.</p> <p><b>No</b>, you will not be able to access the NDIS. You may be able to access other supports through community and other government services.</p>
<p><b>3. Do you live in an area where the NDIS is currently available?</b></p> <p>To access the NDIS right now, you must live in an area where the NDIS is available. If you don't know, visit the NDIS website <a href="http://www.ndis.gov.au">www.ndis.gov.au</a> or call <b>1800 800 110</b>.</p>	<p><b>Yes</b>, go to Question 4.</p> <p><b>No</b>, you will need to wait until the NDIS becomes available in your area.</p>
<p><b>4. Do you usually need support from another person or use special equipment to complete everyday tasks because of a permanent and significant disability?</b></p> <p>To access the NDIS you need to have a permanent and significant disability that stops you from doing everyday things by yourself. This includes disabilities that are episodic such as people who have a significant and lifelong psychosocial disability.</p>	<p><b>Yes</b>, an LAC, ECEI Partner or the NDIA can help you make an access request. Refer to the diagram on the next page for more information.</p> <p><b>No</b>, go to Question 5.</p>
<p><b>5. Do you need some supports now to reduce your support needs in the future?</b></p> <p>To access the NDIS to receive early intervention supports you must:</p> <ul style="list-style-type: none"><li>• have a permanent disability, or</li><li>• be a child aged 0-6 years with a significant developmental delay requiring a certain level of intervention, and</li></ul> <p>There needs to be evidence that getting support now will help you by:</p> <ul style="list-style-type: none"><li>• reducing the impacts of your disability or developmental delay, and</li><li>• building your skills and independence.</li></ul>	<p><b>Yes</b>, an LAC, ECEI Partner or the NDIA can help you make an access request. Refer to the diagram on the next page for more information.</p> <p><b>No</b>, an LAC or ECEI Partner may be available to assist you to connect to community or other government services.</p>



## Accessing the NDIS

After you have answered the questions on page 5, use the diagram below to help you understand the NDIS access process.



## What if I need help to make an access request?

If you have a legally-appointed representative, they can support you or make an access request on your behalf. If you do not have a legally authorised representative, you may ask a support person such as a family member, friend or support worker to help you. However, you will need to provide permission for your support person to make an access request on your behalf.

## Providing information to support your access request

An access request can be started over the phone by calling the NDIA on **1800 800 110**.

You will need to provide information about yourself to help the NDIA make a decision about your eligibility for the NDIS. You can also give permission for someone you trust to provide information on your behalf.

You will be asked to provide the following information:

- Your name, age, where you live and whether you have permission to live in Australia permanently.
- Evidence of your age and residence.
- Details and evidence about your disability and how it impacts you each day.
- Current and/or relevant reports you already have from medical specialists or allied health professionals.
- Whether you give permission for the NDIA to talk to other people about your disability, including Centrelink, your GP or a person providing support to you.

Once your access request is made, the NDIA will send you a letter requesting any evidence you need to provide.

Send your evidence to the NDIA via:

**Mail:** GPO Box 700, Canberra, ACT 2601

**Email:** [NAT@ndis.gov.au](mailto:NAT@ndis.gov.au)

**In person:** take it to your local office

Keep a copy of your evidence for your own records.

## Notes and questions

## Accessing the NDIS

These examples show how individuals might be supported by the NDIS.

### HARRIET



**Janine is concerned about the development of her four-year-old daughter Harriet. Janine uses the NDIS website to learn about Early Childhood Early Intervention (ECEI) for children aged 0-6 years, and she thinks Harriet might benefit.**

Janine calls the NDIA to find out where to get help and is directed to her local ECEI Partner. She sets up a meeting with an ECEI Coordinator. The ECEI Coordinator identifies that Harriet does not need an NDIS plan, but would benefit from some early intervention supports. The ECEI Coordinator supports Janine with speech therapy strategies to use at home and at kindergarten to improve the development of Harriet's communication skills.

The team at the ECEI Partner also provide some therapy strategies the family can use at home to support Harriet's independence. After three months, Harriet's speech and overall development has improved and the family feel confident to continue to support her progress without needing more ECEI supports. Harriet is ready to start primary school the next year.

The ECEI Coordinator tells Janine to continue to monitor Harriet's progress and to get in touch if she has anything she'd like to discuss about Harriet's development in the future.

### DOM



**Dom, 24, has a moderate intellectual disability. He lives with his parents and needs their help for things like cooking meals and transport, and they accompany him when he goes out. He would like to be more independent and get a part-time job one day.**

Dom has never received disability support from his state government. Dom's family hear the NDIS has rolled out in their region. His dad calls the NDIA and makes an access request over the phone. Before a decision can be made, he is asked to provide additional evidence about Dom's disability.

Based on the evidence provided, Dom's access request is approved. He is referred to a Local Area Coordinator (LAC) in his area. Dom receives NDIS funding to help him buy supports and services to learn new things like cooking for himself, getting ready each morning, and to help him build his skills and confidence so he can catch the bus by himself. In the longer-term, Dom hopes to use his NDIS funding to help him get the right skills to get a part-time job in hospitality.

### JIM



**Jim, 45, has an accident at home and sustains multiple injuries to his leg. He is admitted to hospital, has various surgeries and needs medication to manage his pain.**

For the first few weeks after leaving hospital, Jim needs help changing dressings around the wounds. He also starts an intensive rehabilitation program.

The state health system is responsible for funding Jim's hospital care, surgeries, specialists, nurses and rehabilitation. Jim identifies that he isn't eligible for the NDIS as his injuries are not likely to be permanent.

Jim knows that if his needs change down the track that he might be eligible for the NDIS, for example if he finishes all his treatment and there is evidence that he has a permanent and significant disability, which means he needs help with day-to-day activities.



# Supports and services funded by the NDIS

## What supports and services can the NDIS fund?

The NDIS funds a range of supports and services which may include education, employment, social participation, independence, living arrangements and health and wellbeing.

### **In order to be considered reasonable and necessary, a support or service:**

- must be related to a participant's disability
- must not include day-to-day living costs **not** related to your disability support needs, such as groceries
- should represent value for money
- must be likely to be effective and work for the participant, and
- should take into account support given by other government services, your family, carers, networks and the community.

## How does the NDIS support families and carers?

Although the NDIS supports people with permanent and significant disability, their NDIS-funded supports and services may have a direct or indirect benefit for families and carers.

Your LAC, ECEI Coordinator or the NDIA can also give you information about supports available to you under other government-funded programs, including counselling and carer support groups in your community.

## Is the NDIS linked to the Disability Support Pension?

No. The Disability Support Pension (DSP) is separate to the NDIS. If you are receiving the DSP, this does not mean that you are automatically eligible for the NDIS, and you will still need to check your eligibility and apply for the NDIS.

Similarly, if you receive NDIS funding, it will not impact any income support you receive, such as the DSP or Carers Allowance.

## Does the NDIS replace other government and community services?

No. Other government and community services continue to be responsible for providing assistance to all Australians, and ensuring their services are inclusive and accessible for people with disability. While the NDIS does not duplicate or fund these services, your LAC or ECEI Coordinator may be able to tell you what is available in your area and help you access them.

Other government services include local councils, hospitals, libraries, health centres, public transport or schools. Community services and activities could include community groups, sporting clubs and charities within your local community. Businesses also have an important role to play in providing a welcoming and accessible environment for everyone, and this includes cafes, workplaces and shopping centres.

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“Every single school week, I'll be doing one day off where I'm working at the bank. Looking forward to actually learning the experiences of being a teller and actually working in a bank.”

**ONI, NDIS PARTICIPANT**



## What are other government services responsible for?

Other government services continue to be provided to all Australians with disability. To help you understand who is responsible for different services, here are some examples.

Your LAC, ECEI Coordinator or the NDIA can also provide you with information about what the NDIS will and won't fund.

### Education

#### The NDIS funds:

- Self-care at school related to the student's disability, such as assistance with eating.
- Specialised training of teachers and other staff about the specific personal support needs of a student with disability.
- Specialist transport required because of the student's disability (not a substitute for parental responsibility).
- Transportable equipment such as a wheelchair or personal communication devices.
- Therapies that a family and school have agreed may be delivered during school time but are not for educational purposes.

#### Education systems fund:

- Teachers, learning assistants and other supports such as Auslan interpreters.
- General support, resources and training for teachers, tutors and other staff.
- Therapy delivered in schools for education or training purposes, such as allied health practitioners helping teachers and trainers adjust curriculums.
- Aids and equipment to make curriculums accessible, such as modified computer hardware, software and Braille textbooks.
- Adjustments to buildings such as ramps, lifts and hearing loops.
- Transport for educational or training activities such as excursions, field trips and sporting carnivals.
- Day-to-day supervision of students at school, including behavioural support.

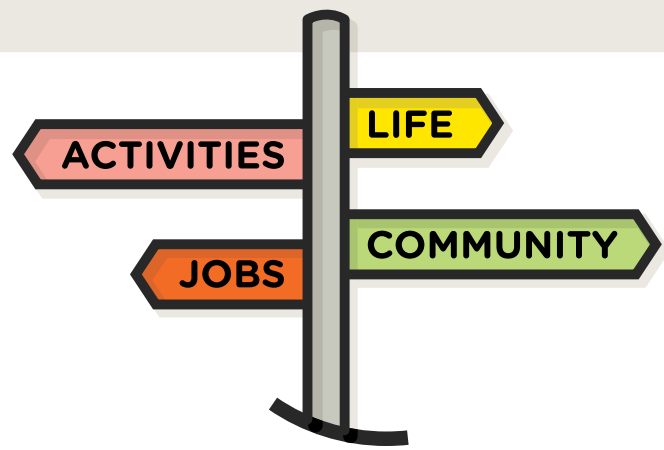
### Health

#### The NDIS funds:

- Home modifications, personal care and development of skills to help a person become more independent.
- Allied health and other therapy needed because of a person's disability, including occupational therapy, speech therapy or physiotherapy.
- Prosthetics and artificial limbs (surgery remains the responsibility of the health system).
- Aids and equipment such as wheelchairs, adjustable beds or hearing aids related to a person's disability.
- Therapeutic and behavioural supports for people with psychosocial disability.

#### Public health systems fund:

- Diagnosis and assessment of health conditions, including mental health conditions and disabilities.
- Medication, general medical and dental services and treatment, specialist services, hospital care, surgery and rehabilitation.
- Clinical care for mental health conditions.
- Palliative care, geriatric and psychogeriatric services.
- Sub-acute, rehabilitation and post-acute care including treatment of wounds by a nurse.
- Planning and preparation for a patient to return home after a hospital stay.
- General hearing and vision services not related to a person's disability (for example, prescription glasses).



## Employment

### The NDIS funds:

- Personal care for people who need support at work because of their disability (for example, assistance with personal care or eating meals).
- Aids and equipment such as wheelchairs or personal communication devices such as screen readers or speech generation devices.
- Transition-to-work support needed by the person with disability beyond what is reasonable for an employer to provide (such as training about travelling to and from work, relationships with colleagues, communication and general employment skills).

## Family support

### The NDIS funds:

- Disability-specific supports needed because of the impact of a child or parent's disability.
- Disability-specific training programs for parents and carers who have a disability themselves, or a child with disability.
- Disability support for children, teenagers and adults in out-of-home care, including home modifications, equipment, therapies and behavioural support, and development of a child's skills to become more independent.

### Employers and employment services fund:

- Assistance so participants can build their work-related skills to find and maintain employment, including ongoing support where required. This includes the services provided by Disability Employment Services or Jobactive (an Australian Government employment services program).
- Workplace-specific supports such as building modifications, employment-specific aids and equipment such as computers and modified desks.
- Transport for work activities such as meetings.
- Income support payments for job seekers such as NewStart Allowance.

### Community and government family services fund:

- Response to child protection issues.
- Information and awareness campaigns regarding child safety and wellbeing.
- Counselling, parenting skills programs and family relationship services.
- Out-of-home care for children, teenagers and adults, including housing, care allowances, payments and other standard supports to sustain the arrangements.
- Family and parenting payments such as the Family Tax Benefit or Child Care Rebates.



## What happens next?



**When you have provided all necessary information, the NDIA will make a decision about whether you are eligible for the NDIS. We will send you a letter to tell you about the decision. This is called an ‘access decision’.**



**If you are not eligible for the NDIS, you can still get information and help from an LAC or ECEI Coordinator to access supports and services in your community.**

- If you have new evidence about the impact of your disability on your everyday life you may need to complete a new access request.
- If your situation changes in the future you can make a new access request.
- You have the right to ask the NDIA for a review of your access decision. Your LAC, ECEI Coordinator or the NDIA can let you know how to do this and can put you in touch with someone, such as an advocate, who can help you with this process.
- If you disagree with the NDIA’s review of your access request, you can apply for a review by the Administrative Appeals Tribunal (AAT). Visit the AAT website at [www.aat.gov.au](http://www.aat.gov.au) or call **1800 228 333**. You can’t ask the AAT to review a decision before there has been a review by the NDIA.




**If you are eligible for the NDIS, you will be contacted to arrange a planning meeting to discuss your support and funding needs.**

You are now ready to move to:  
**Booklet 2: Planning**

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

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


**National Disability Insurance Agency**

 Telephone 1800 800 110

 Find us on Facebook/NDISAus

 Follow us on Twitter @NDIS

**For people who need help with English**

 TIS: 131 450

**For people with hearing or speech loss**

 TTY: 1800 555 677

 Speak and Listen: 1800 555 727

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