

UNDERSTANDING THE NDIS

An information sheet for participants, families, and staff

WHAT IS THE NDIS?

The National Disability Insurance Scheme (NDIS) is a national program that funds supports for people who have a diagnosis that results in one or more permanent impairments.

The NDIS helps people build independence, participate in the community, and work towards their goals in daily life, education, work, and social participation.

The NDIS is not income support and not a medical service. It provides funding for supports a person needs because of the functional difficulties caused by the impairments.



WHO RUNS THE NDIS?

The National Disability Insurance Agency (NDIA) is the Australian Government organisation responsible for running the NDIS.

The NDIA:

- Decides who can access the NDIS
- Approves individual NDIS plans and funding
- Monitors the use of funding
- Works with Local Area Coordinators and Early Childhood Partners to help people enter and use the scheme

WHAT THE LAW SAYS

The NDIA is governed by the NDIS Act 2013 and NDIS Rules and Guidelines. These laws require the NDIA to make decisions that are fair, consistent, and based on evidence.

The law requires the NDIA to determine whether a person has:

1. A diagnosis (a recognised health or developmental condition) that results in one or more permanent impairments in the NDIA impairment categories (*intellectual, cognitive, neurological, sensory, physical, or psychosocial*)
2. A substantial functional impact in everyday life
3. A likely need for ongoing support to engage in the community

These laws also protect people's rights, including access to information, privacy, and review pathways.

**FIGHTING
CHANCE**

THE MAIN WORDS TO KNOW

DISABILITY = THE DIAGNOSED CONDITION

For the NDIA, 'disability' refers to the diagnosed health condition, illness, disorder, injury, or developmental condition that a person has. The diagnosis by itself does not determine eligibility. It simply identifies the underlying condition.

Examples: autism, cerebral palsy, intellectual disability, multiple sclerosis, schizophrenia, ABI, hearing loss, etc.

IMPAIRMENT

An impairment is the specific loss or reduction in body or mind function that results from the diagnosis.

The NDIA organises impairments into categories:

- Intellectual
- Cognitive
- Neurological
- Sensory
- Physical
- Psychosocial

A person's diagnosis must relate to one or more of these categories.

FUNCTIONAL IMPACT

Functional impact describes how the impairment affects what a person can do in everyday life.

The NDIA assesses functional impact using six domains:

- Mobility
- Communication
- Social interaction
- Learning
- Self-care
- Self-management

Substantial difficulty must be present in one or more of these domains.

PERMANENT

Permanent means the impairment is ongoing (but can be fluctuating). The person may benefit from treatment, therapy, or support however despite the intervention the impairment itself continues.

SIGNIFICANT

Significant means the impairment causes major difficulty completing everyday tasks safely, effectively, consistently, or independently without support.

THE REQUIRED LINK

NDIS eligibility requires clear evidence that connects the diagnosis, the impairment category, the functional impact across domains, and the need for ongoing support in line with legislation.

WHO CAN GET THE NDIS?

A person may be eligible if they:

1. Live in Australia permanently (*citizen, permanent resident, or Protected Special Category Visa holder*)
2. Apply before the age of 65
3. Have a diagnosis that leads to permanent impairments
4. Experience substantial functional difficulties in daily activities

NOTE: Children under nine enter through the ECEI program. People aged over 65 can apply for My Aged Care instead.

WHAT EVIDENCE IS NEEDED?

The NDIA must have written evidence from qualified professionals that shows:

- The diagnosis and how long the condition will last
- How the condition affects daily life in the six key areas:
 - Mobility
 - Communication
 - Social interaction
 - Learning
 - Self-care
 - Self-management
- That the person will need help for the long term.

Reports can come from:

- GPs or specialists
- Therapists (*OT, speech, psychologist, physio*)
- Support workers, teachers, or employers who describe daily support needs

UNDERSTANDING THE NDIS

WHAT THE NDIS CAN FUND

The NDIS funds reasonable and necessary supports (section 34 of the legislation) that are related to a person's impairments and functional needs.

These supports must:

- Help the person achieve their goals
- Be clearly linked to the functional impact of their impairments
- Be value for money
- Be safe and effective
- Not be better provided by another system such as health or education

Examples include:

- ✓ Personal care and daily living supports
- ✓ Support workers
- ✓ Allied health therapies
- ✓ Assistive technology
- ✓ Home or vehicle modifications
- ✓ Community participation and transport assistance
- ✓ Skill-building and independence training

WHAT THE NDIS DOES NOT FUND

The NDIS does not pay for:

- ✗ Everyday living costs such as rent, food, and utilities
- ✗ Health treatments or medications funded by Medicare or the PBS
- ✗ School or university fees
- ✗ Supports that are not related to the person's impairments
- ✗ Supports that are unsafe, not evidence-based, or poor value for money

HOW TO APPLY

1. Call 1800 800 110 or visit the NDIS website and download an Access Request Form as well as any relevant supporting evidence forms.
2. Complete the forms with the support of your health professional and attach any additional supporting evidence.
3. Submit the form to the NDIA by email, post, online upload, or through a local partner.
4. The NDIA reviews the evidence and decides whether access criteria are met.

If you're not approved, you can:

- Request an internal review, or
- Seek assistance from the Local Area Coordinator, Early Childhood Coordinator or an advocacy service.

WHO CAN HELP

- **LOCAL AREA COORDINATORS (LACs)**
Help adults over nine apply, set goals, and connect with community supports.
- **EARLY CHILDHOOD PARTNERS**
Help children under nine and their families through early intervention and planning.
- **SUPPORT COORDINATORS**
Help participants understand and use their plan and link with services.
- **ADVOCACY SERVICES**
Assist with applying, understanding decisions, and requesting reviews.

KEY TIMEFRAMES

- The NDIA usually makes an access decision within 21 days once all information is received.
- If more information is requested, a decision is made within 14 days of receiving it.
- Plans are generally approved within 56 days after access is confirmed.

IMPORTANT RIGHTS

People have the right to:

- ✓ Apply for the NDIS
- ✓ Be treated with dignity and respect
- ✓ Receive information in an accessible way
- ✓ Request reviews if they disagree with a decision
- ✓ Make complaints about the NDIA or providers

IN SUMMARY

The NDIS supports people who have a diagnosis that results in permanent impairments and substantial functional difficulties in daily life.

To access the NDIS, evidence must clearly link the diagnosis, the impairment category, the functional impact across domains, and the need for ongoing support.

Clear and detailed reports help the NDIA understand a person's situation and make accurate and fair decisions.