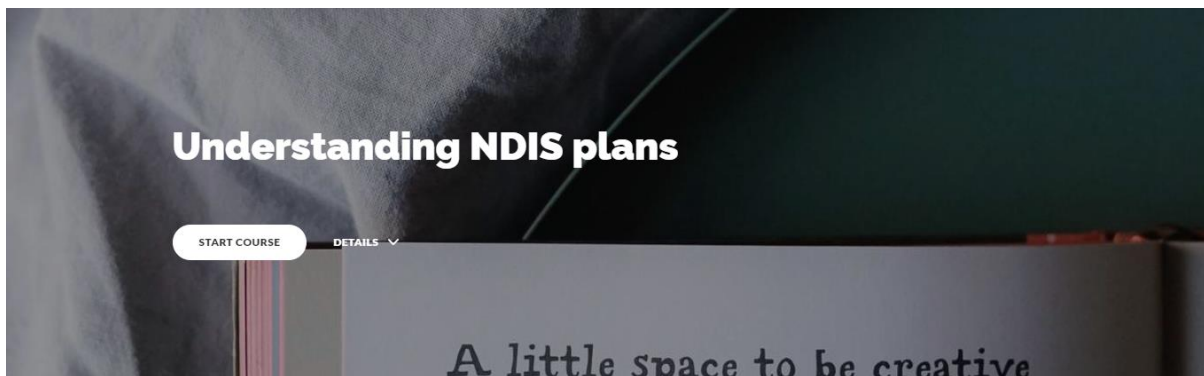


This PDF is available as an additional resource to complement the interactive training module.

Significant functionality is lost with the translation to PDF and we recommend all staff to complete the online version.



This training is for NDIS service providers who want to know what NDIS plans look like and how to interpret them.

The information in this module is general in nature. Every organisation does things differently and has different policies and procedures, so please interpret the content in this module with your organisation in mind and discuss any discrepancies with your line manager.

Duration: Approximately 45 minutes (note. you can close the training and pick up where you left off at a later date).

Last updated: May, 2022

Content and links in this training were correct at the time of publication. We check these regularly; however, if you find broken links or errors please contact [transitionsupport@flinders.edu.au](mailto:transitionsupport@flinders.edu.au)

## Course Outline

- ≡ Training objectives
- ≡ What's in a plan?
- ≡ NDIS funding overview
- ≡ NDIS support categories
- ≡ Support purpose
- ≡ Core and Capacity Building Supports
- ≡ Stated Supports and Capital Supports
- ≡ Support items



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## Training objectives

This training is for NDIS service providers who want to know what NDIS plans look like and how to interpret them.

By the end of this module you will be able to:

- ☐ Explain each part of an NDIS plan to a participant
- ☐ Identify the types of supports that can be purchased with an NDIS plan
- ☐ Understand how NDIS funding can be used flexibly



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## Assumed knowledge

This module focuses on understanding NDIS plans - that is - working with people who have already gained access to the NDIS and have been through the planning process. It assumes an understanding of the NDIS and the principles of the scheme, as well as the processes a person will have been through up to this point (e.g., access and planning). We have training modules on these topics which you can find on the [training page of our website](#).

- ☐ NDIS explained
- ☐ NDIS access and psychosocial disability
- ☐ Preparing for NDIS planning meetings
- ☐ Reasonable and Necessary in the NDIS

# What's in a plan?

## All NDIS plans include:

- ☐ Information about the person, their daily life and the people who are important to them
- ☐ A statement of goals
- ☐ The mainstream and/or community services the person accesses
- ☐ The NDIS support categories a person has been funded for and how much they can spend in each category
- ☐ The plan management method
- ☐ The contact details for the NDIA planner or Local Area Coordinator who will be the participant's main NDIA contact person.

Watch the 'Your NDIS Plan' video below for an overview.



The NDIS have developed a sample plan which you can download here:

**[sampleparticipantplan.pdf](#)**

320.5 KB

Please note: this sample plan may not be in the latest NDIA plan format.



The information included in plans can often vary from one person to the next. I always like to ask people if there is anything else they want to tell me about themselves when we are looking at their plan together.

*Provider tip*

## Goals

Revision: Why is a statement of goals and aspirations always included in NDIS plans?

- The NDIS will only fund services that will assist people toward achieving their goals
- It helps providers to understand what the person would like to achieve with their plan
- Providers need to make sure that the services they deliver are in line with a person's goals.

## Mainstream and community supports

*Revision: Stop and think*

Why will you see information about informal and mainstream supports (e.g., those that are NOT funded by the NDIS) described in NDIS plans?

CONTINUE TO ANSWER

## The NDIS is about holistic, wraparound services



Remember, the NDIS is designed not only to provide individualised funding, but also to strengthen existing supports and/or link people into other service systems that can help them to achieve their NDIS goals.

Click on the flip cards below to see what we mean by mainstream, community and informal supports.

For a more in-depth look at how the NDIS works alongside these other systems, see our [Reasonable and Necessary Training Module](#).

**Mainstream**

Supports available to all Australians through our public system - e.g., health, justice, housing, transport.

**Community:**

Supports that are available to everyone in the local community e.g., sports clubs, library services and community centres.

**Informal:**

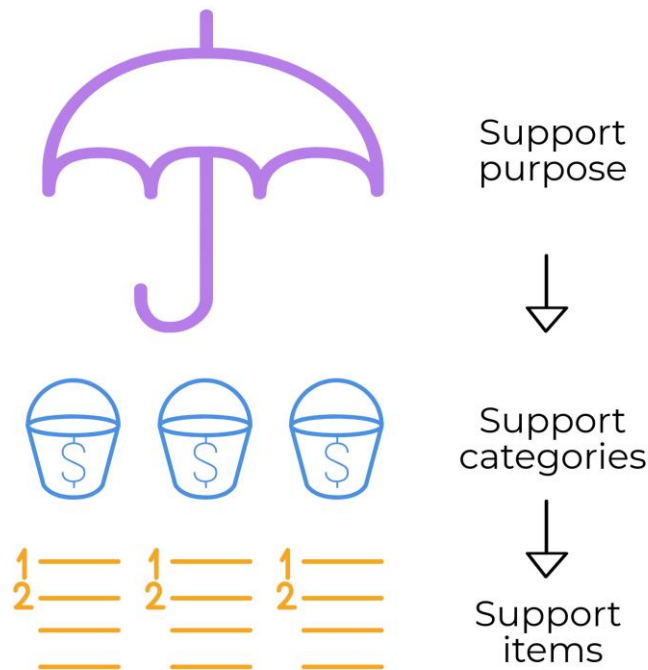
Friends, family and carers.

## Viewing a plan

NDIS plans belong to the participant so you can only view a plan with the person's permission. The person may choose to share their plan with you in person or via email. They can also choose to share their plan via the myplace participant portal. Instructions to do this are on the NDIS website under '[sharing your NDIS plan](#)'.

## NDIS funding overview

NDIS funding is grouped into a number of categories. Plans will include a summary of the categories a person has been funded for. You can then use this information to find relevant services that can be purchased with this funding.



### Support purpose

There are three support purpose groups (core, capacity building and capital).

For each support purpose group there are a number of support categories that a person may be funded for. To know how to use the support category funding you need to know which support purpose it falls under.

### Support categories

There are 15 support categories. NDIS plans are funded at the support category level. These are essentially different 'buckets' of NDIS funding that a person has in their plan.

### Support items

Support items (or line items) refer to the actual services and supports that can be purchased for each support category. These are not usually listed in plans. Instead you use your knowledge of the funding categories (and how they can be spent) to find appropriate support items.

## NDIS support categories

### Support categories

There are 15 NDIS support categories.

Each category funds different types of supports and services. People will only receive funding for the categories that are relevant to their needs - this is based on the reasonable and necessary principles.

The table below lists the 15 support categories and the types of services that can be purchased for each one. Click on the table to zoom.



Support Categories	Types of supports that can be purchased with category funding
1. Assistance with daily living	Assistance with personal tasks to live more independently. Includes activities inside and outside the home; e.g., support to cook, to do the shopping. Provider skills and knowledge to provide varies depending on the service provided.
2. Transport	Generally a fixed funding amount to use toward the cost of travel e.g., taxis. Usually paid upfront or as recurring payments, it is less flexible than other core supports.
3. Consumables	Everyday items required due to a person's disability; e.g., interpreting services, low-cost assistive technology
4. Assistance with social & community participation	Support to participate in community, social or recreational activities. Can be individually (for example, accompanying someone to the movies) or in group/centre settings (for example, day to day living activities). Provider skills and knowledge to provide this support varies depending on the service.
5. Assistive Technology	Equipment for items such as mobility aids, vehicle modifications, personal care or communication aids.
6. Home Modifications and Specialised Disability Accommodation	Home modifications or specialist disability accommodation for people who require specific housing due to disability.
7. Support coordination	Can only be used for support coordination services. Providers with the ability to support people with complex needs.
8. Improved living arrangements	Supporting people to find and maintain an appropriate place to live. For example, assistance applying for rental tenancy. Providers include support workers, peer workers, social workers.
9. Increased social & community participation	Increasing skills to independently participate in the community. Includes activities like public transport training, activities that build independence (e.g., social skills development). Providers include support workers, peer workers, social workers.
10. Finding and keeping a job	Employment-related supports, training and assessments to assist with finding and keeping a job. Focuses on employment challenges that result from disability e.g., skills in time management. Providers include support workers, teachers, developmental educators.
11. Improved relationships	For people with complex needs; assessments and behaviour management strategies, social skills training, training for carers. Providers require specific experience/qualifications, e.g., allied health.
12. Improved health and wellbeing	Support to address health impacts of a person's disability e.g., diet/exercise advice/support. Generally provided by allied health, or exercise physiologists/trainers with disability expertise.
13. Improved learning	Supports that enable participation in learning opportunities; like finding and keeping a job but with an educational focus.
14. Improved life choices	Can only be used for plan management services, providers are generally accountants or book keepers who can also build capacity around managing NDIS supports.
15. Improved daily living	Skill building to increase independence in daily activities and community participation. Can be delivered in group or individual settings e.g., transport training, budgeting support, life skills.

During COVID-19 the NDIS have increased plan flexibility, some categories can now be used more flexibly, see the [NDIS COVID-19 webpage](#) for up to date information on what can and can't be purchased from different support categories.

Here is an example of how a support category might be described in a plan. Click on the image to learn about each section.

	Budget
<p><b>Improved Daily Living (CB Daily Activity)</b></p> <p>Support to build my skills so I can achieve all of my plan goals.</p> <p><b>My Improved Daily Activity funding will be:</b></p> <ul style="list-style-type: none"> <li>\$2,000.00 Self-managed</li> <li>\$3,676.00 NDIA-managed</li> </ul>	<p><b>\$5,676.00</b></p>

### This is the support category

You will see a section like this for each support category in a person's plan.

The text in the brackets tells you how this category is named on the portal (sometimes it is different).

### Description of the category

This describes how the funding can be used. The amount of information provided here may vary depending on the planner. This example here is a very general description and doesn't tell you much about how to spend the money – so you will need to use your knowledge of the support categories to find suitable services.



### This is the funding statement

This describes how the money will be managed for this support category. In this example the person has a combination of self-managed and NDIA managed funding.

### This is the total budget

This is how much money in total the person has to spend on services and supports that fall under the 'improved daily living' category.

## Payment management

The funding category tells you *what* kind of supports the person can access. The way the supports are paid for tells you *who* you can access these supports from.

NDIA MANAGED	PLAN-MANAGED	SELF-MANAGED
This means that the NDIA will pay the provider directly for the support through the NDIS portal. The person must use a registered provider for these supports.		

NDIA MANAGED	PLAN-MANAGED	SELF-MANAGED
This means that a plan manager will pay for services on behalf of the person using their plan funding. This allows the person to use registered and unregistered NDIS providers with the assistance of their plan manager.		

NDIA MANAGED	PLAN-MANAGED	SELF-MANAGED
This means that the person will pay for services and be reimbursed by the NDIA. The person can choose to purchase supports from registered and non-registered providers.  Also, for self-managed services only, participants can negotiate the price of the service with the provider rather than using the price guide.		

## FAQ

### What are the benefits of self-managed funding?

People with self-managed funding can access unregistered providers. This might be particularly useful in rural or remote areas where there are fewer registered providers or if a participant wants to access a service that is not targeted toward disability - for example, a music teacher in a small community.

People who are self-managing their funding can also negotiate with providers for the cost of the service (e.g., they do not have to stick to the prices listed in the price guide.) This can mean their funding can stretch further. See the [NDIA guide to self-management](#) on the NDIA website for more information.

### Can people request a change to the way their funding is managed?

Yes. To do this the person will need to contact the NDIA and request a change to the way their funding is managed. The NDIA will assess any potential risks, in line with the [NDIS \(Plan Management\) Rules 2018](#), associated with self-managing funds before deciding if the change can be made.

### How long does the plan funding last for?

All plans will include the plan start date and the plan review due date at the top. Most plans will be reviewed every 12 months, although participants can request plan durations of up to 3 years. Plan duration can be discussed with a Local Area Coordinator (LAC) or planner during planning or review meetings. As plan length can vary it is important to check the review date to be sure. The plan funding is to be used in the time between the plan start date and the plan review date. After the plan review a new plan will be created with new funding. Any unspent funding from the previous plan will go back to the NDIS (it does not roll over from one plan to the next).

## Support purpose

### Support purpose groups

There are three broad support purpose groups: Core, Capacity Building and Capital.

#### Core

Core supports are functional supports which help people with daily living e.g., assistance with household tasks, self-care and leaving the house.

#### Capacity Building

Capacity building supports build skills and independence and are aligned with specific goals and outcomes, for example getting a job, making new friends, learning how to manage money.

## Capital

Capital supports are items (e.g., wheel chair) or modifications (e.g., accessible ramp) required because of a person's disability.

The 15 support categories are grouped into the three support purpose groups as shown in the table below.

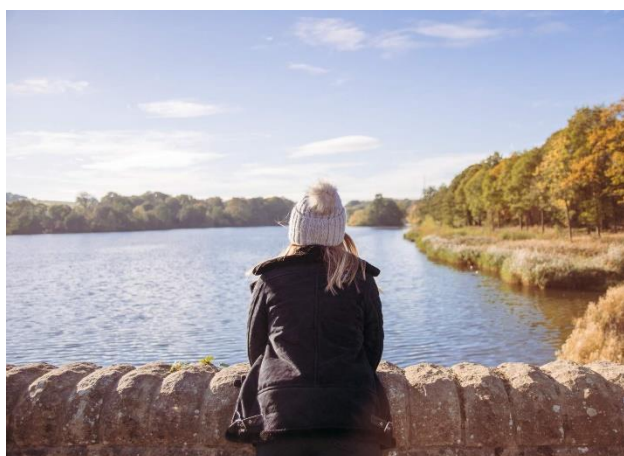
<p>Most flexibility</p> <p>↑</p> <p>↓</p> <p>Least flexibility</p>	SUPPORT PURPOSE	SUPPORT CATEGORY
	CORE Supports for everyday activities	Assistance with Daily Life Consumables Assistance with Social & Community Participation Transport
	CAPACITY BUILDING Supports that build independence	Support Coordination Improved Living Arrangements Increased Social and Community Participation Finding and Keeping a Job Improved Relationships Improved Health and Wellbeing Improved Learning Improved Life Choices Improved Daily Living Skills
	CAPITAL Assistive technology, equipment or modifications- purchasing of items	Assistive Technology Home Modifications and Specialised Disability Accommodation (SDA)

The support purpose groups are important because they determine how much flexibility a person has with regards to how they spend their funding.

## Core and Capacity Building Supports

Participants generally have a lot of choice when deciding how to use their Core and Capacity Building funding to find services that suit their needs. Here we will go through the rules for using these funding groups based on a hypothetical scenario.

### Scenario



Claire is an NDIS participant who has substantial difficulty managing daily tasks, interacting with others and going out in public alone. Claire's mother is her main carer and helps Claire when she needs to leave the house, she also makes sure that Claire eats regularly, keeps her house clean and manages her money for her.

Claire's goals are to become more independent at home, to learn how to manage her own money and to build her social skills and confidence going out in

public. She would also like to start looking for work.

Claire has just received her NDIS plan and is considering how she can use her funding.

## Using core funding

Core funding is the most flexible funding type. The funding for the three Core support categories can be grouped together to create a total 'core budget', unless otherwise specified. Where there are exceptions to this, it will be stated in the plan. For example there are different rules for using transport funding, see the [NDIS price guide](#) for more information.

Below is Claire's core budget - click on the questions marks to learn more.

Core Supports	Budget
<p>I can use my core support funding flexibly to help with my everyday activities, my current disability related needs and to work towards my goals.</p> <p>My core funding can be used flexibly across the following three core subcategories.</p> <ul style="list-style-type: none"><li>• Assistance with Daily Living</li><li>• Assistance with Social and Community Participation</li><li>• Consumables</li></ul> <p><b>My Core Supports funding will be:</b></p> <ul style="list-style-type: none"><li>• <b>\$40,000</b> NDIA-managed</li></ul>	<p><b>\$40,000.00</b></p>
<p><b>Transport</b></p> <p>Includes support to get to work or travel to participate in social and community activities.</p> <p><b>My Transport funding will be:</b> paid as fortnightly instalments into my nominated bank account.</p>	<p><b>\$2,472.00</b></p>
<p><b>Total Core Supports</b></p>	<p><b>\$42,472.00</b></p>

### Flexible part of the core budget

Here the plan specifies how the core budget can be used flexibly. In this example the person can choose to spread the \$40,000 across three of the four categories however they like (it excludes transport costs from the flexible budget).

### Exception to core flexibility

Often, the transport category will not be as flexible as the other categories in the core purpose group.

This is because the transport funding is often paid into the person's bank account as cash instalment. So this money is not to be combined with the money that has been allocated for other core supports. It should state clearly on the plan if there is any flexibility with

transport funding. You also can't use the flexible part of the core budget (in this case, \$40,000) to pay for additional transport costs.

**During COVID-19 people who have NDIA-managed transport funding (this they have a transport category in their core budget) have increased flexibility to use core funds to pay for transport. See the [NDIS website](#) for more information.**

## Knowledge check

A major goal for Claire is to become more independent on a day-to-day basis so she decides to allocate \$18,000 of her \$40,000 Core budget to services in the Assistance with Daily Living category.

**Can Claire use her funding this way?**

- ☐ Yes
- ☐ No

## Using capacity building funding

There are 9 capacity building support categories. Unlike the core categories, you cannot move money from one capacity building category to another. However, unless stated otherwise, the person can use the funding to purchase any type of service or support that falls into that category.

Here are two of the capacity building categories that Claire has been funded for; increased social and community participation, and increased daily living.

Capacity Building Supports	Budget
<p><b>Increased social and community participation (CB social, community and civic participation)</b></p> <p>Supports to build my skills so that I can participate in community, social and recreational activities.</p> <p><b>My Increased social and community participation funding will be:</b></p> <ul style="list-style-type: none"><li>\$3,000 NDIA-managed</li></ul>	<p><b>\$3,000.00</b></p>
<p><b>Improved Daily Living (CB Daily Activity)</b></p> <p>Support to build my skills so I can achieve all of my plan goals.</p> <p><b>My Increased Daily Living funding will be:</b></p> <ul style="list-style-type: none"><li>\$2,472 NDIA-managed</li></ul>	<p><b>\$2,472.00</b></p>

### **Flexibility within increased social and community participation**

Capacity building funding can be used flexibly to purchase any supports that match that category.

Here Claire has been given \$4,000 which she can use to purchase any service that aligns with the increased social and community participation category.

### **Flexibility within Improved Daily Living**

Capacity building funding can be used flexibly to purchase any supports that match that category.

Here Claire has been given \$2,472 which she can use to purchase any service that aligns with the Improved Daily Living category.

## **Knowledge check**

Claire decides to use her Improved Daily Living funding to access some individual counseling to build her capacity to live independently and manage her daily responsibilities. After 6 months Claire has used all of her improved daily living funding, but she would like to continue the counseling support.

**Can Claire use some of the funding in her Increased Social and Community Participation budget to pay for Improved Daily Living Supports?**

- ☐ Yes
- ☐ No

## **FAQ**

### **Can I move money between core and capacity building categories?**

No, you cannot move money out of one support purpose budget (like core) into another support purpose budget (like capacity building) or vice versa. If you find that not enough money that has been allocated to a category, you need to contact the NDIA.

### **How are core and capacity building funds allocated in plans?**

All funding is allocated based on the reasonable and necessary principles. This means that every plan will look different depending on the person and their needs. When determining how much funding a person needs in each category the NDIA take into consideration the cost of the supports, the skills/qualifications required to provide these supports, and the frequency that the support would need to be accessed.

### **Why are core supports paid at a lower rate than capacity building supports?**

Core and capacity building supports have a different purpose and often different pricing structures. Capacity building supports are generally paid at a higher rate because they require providers to be able to build independence and capacity when delivering supports. There are also some Core supports that can be charged at a higher rate when the person has complex needs and requires a highly skilled or experienced provider to deliver the support.

For a more in-depth look at how pricing is determined, [check out the pricing page of the NDIS website](#).



During COVID-19 there are new processes in place to help people who need to make changes to their plans (including moving funding between categories) to accommodate the changing environment, visit the [NDIS website](#) for more information.

## Stated Supports and Capital Supports

As you have seen, there is generally a fair bit of flexibility regarding which services a person chooses to access with their funding.

Capital and Stated Supports are less flexible and require a person to spend their funding as described in the plan.

### Using capital funding

Funds within the Capital Supports budget must be used to pay for specific items as listed on the plan and are not flexible. Plans will specify an amount of money to be spent on a particular item, or will ask the person to get a quote for a specific item and the NDIA will then approve the quote and allocate the money.



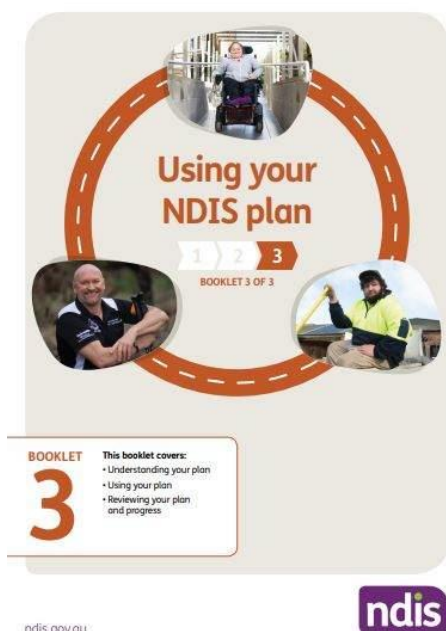
### Stated supports

When a support is listed as 'stated' in a plan, you must purchase this support as described. You cannot swap 'stated' supports for any other supports.

Capacity Building Supports	Budget
<p><b>Finding and Keeping a Job (CB Employment)</b></p> <p>Supports to help me find and keep a job.</p> <p><b>Stated support:</b> Support in employment (ADE).</p> <p><b>My \$7,733.23 stated support funding will be:</b> NDIA managed.</p> <p><b>My Finding and Keeping a Job funding will be:</b></p> <ul style="list-style-type: none"> <li>• \$6,505.97 NDIA-managed</li> </ul>	<p><b>\$14,239.20</b></p>

In this example \$7,733.23 is set aside as a 'stated support' within the Finding and Keeping a Job category. This means that the stated part of the budget must be used to pay for supported employment services. The remainder (\$6,505.97) is flexible and because it is a capacity building support, it can be used to purchase any supports that match the 'Finding and keeping a job' category in the price guide.

## Resources



The NDIA has developed a series of guides for participants which explains how the scheme works. Booklet 2 in this series, 'Using your NDIS plan', is a great resource for understanding plans and the rules for flexibility.

You can download the booklets on the [NDIS website](https://www.ndis.gov.au).

# Support items



When you are helping someone to understand their plan it can be useful to 'translate' plans into services and supports that mean something to the participant. For example, I can look at a person's core funding and tell them that this could help them with everyday activities like cooking and cleaning - or it could be used to pay for some group activities in a community centre or to help them attend a community event.

- Provider tip

## NDIS Price Guide

To find the list of support items for each support category, you need to look in the NDIS Price Guide.

There are two different price guide resources that you will find useful: the Price Guide and the Support Catalogue.

### NDIS Price Guide (PDF/word doc)

The NDIS Price Guide describes the principles of charging for supports in the NDIS and describes any specific rules that apply to each support category. It also includes an overview of the types of support items that match each support category. Information you can find in the price guide includes:

- charging for rural and remote services
- charging for provider travel
- working with people who have complex needs
- provisions for shadow shifts or establishment fees
- billable and non-billable activities



[Download the NDIS price guide from the NDIS website: pricing and payment](#)

## The Support Catalogue

Support Item Name	Unit	Quote	Price Limit: NT - SA TAS-WA (MMM 1-5)	Price Limit: ACT - NSW QLD - VIC (MMM 1-5)	Price Limit: National Non-Remote (MMM 1-5)	Price Limit: National Remote (MMM 6)	Price Limit: National Very Remote (MMM 7)
Assistance With Self-Care Activities - Standard - Weekday Night	H	N			\$60.87	\$85.22	\$91.31
Assistance With Self-Care Activities - Standard - Weekday Night - TTP	H	N			\$64.52	\$90.33	\$96.78
Assistance From Live-In Carer	H	Y					
Assistance With Personal Domestic Activities	H	N			\$51.09	\$71.53	\$76.64
Assistance With Self-Care Activities - Night-Time Sleepover	E	N			\$231.06	\$323.48	\$346.59
Assistance With Self-Care Activities - Standard - Weekday Daytime	H	N			\$54.30	\$76.02	\$81.45
Assistance With Self-Care Activities - Standard - Weekday Daytime - TTP	H	N			\$57.56	\$80.58	\$86.34
Assistance With Self-Care Activities - Standard - Public Holiday	H	N			\$119.94	\$167.92	\$179.91
Assistance With Self-Care Activities - Standard - Public Holiday - TTP	H	N			\$127.14	\$178.00	\$190.71
Assistance With Self-Care Activities - Standard - Saturday	H	N			\$76.18	\$106.65	\$114.27
Assistance With Self-Care Activities - Standard - Saturday - TTP	H	N			\$80.75	\$113.05	\$121.13
Assistance With Self-Care Activities - Standard - Sunday	H	N			\$98.06	\$137.28	\$147.09
Assistance With Self-Care Activities - Standard - Sunday - TTP	H	N			\$103.94	\$145.52	\$155.91
Assistance With Self-Care Activities - Standard - Weekday Evening	H	N			\$59.77	\$83.68	\$89.66
Assistance With Self-Care Activities - Standard - Weekday Evening - TTP	H	N			\$63.36	\$88.70	\$95.04

The support catalogue lists the prices for individual supports including different rates for providers in remote and very remote areas.

Click on image to zoom for an example. The most recent support catalogue can be [downloaded from the NDIS website: pricing and payment](#).

The price guides and support catalogue are updated at least every 12 months. You can find the most up-to-date version on the [NDIS website](#).

## Next steps - plan implementation

This training has looked at how to read an NDIS plan so that you can help people to understand what they have been funded for.

The next step is to use plan funding to purchase supports, this involves finding suitable service providers, setting up service agreements and making sure people are connected with mainstream, informal and community supports. This is when someone is likely to get assistance from their Support Coordinator, or their Local Area Coordinator.



Go to our training page for more on:

- Service agreements in the NDIS
- Support Coordination 101

## FAQ

### **What happens if the person doesn't spend all the money in their plan?**

When the plan is reviewed the person will be provided with a new plan for the next year. Any money in the previous year that has not been spent will be returned to the NDIA - it does not carry over from one plan to the next.

### **What happens if the person runs out of money in their plan?**

It is important to think ahead and to budget for how funding can be used across the year so that a person doesn't run out of money (providers and support coordinators can help with this). If a plan has insufficient funding to meet the person's support needs (and you have evidence to show that they need more, or that their circumstances have changed) you can contact the NDIA to ask them to review the plan. You can read more about unscheduled reviews on the [NDIS website](#).

### **What if the plan doesn't include enough money for the person's needs?**

It is important to first explore budget flexibility, and availability of mainstream or local services to ensure you have exhausted all support options. If a plan still appears insufficient participants can speak to the NDIA about changing it.

**Do providers have to charge at the rate listed in the price guide?**

The price guide sets the maximum price that a provider can charge for a service. It is ok for providers to charge below the price set in the guide but not above. The price guide rules only apply to registered providers who are offering services to NDIA-managed or plan managed participants. Participants who are self-managed can negotiate their own price for services.



Congratulations! You have finished the  
'Understanding NDIS plans' training module.