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# What Is the NDIS? A Plain-Language Guide

## Everything You Need to Know — Without the Jargon

Prepared by Your Story Community Supports

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If you or someone you love has a disability, you've probably heard of the NDIS. But understanding what it actually does — and how to use it — can feel like learning a new language.

This guide breaks it all down in plain English. No jargon. No acronyms without explanations. Just the essentials.

## What Does NDIS Stand For?

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**National Disability Insurance Scheme.**

It's an Australian Government program that provides funding to people with a permanent and significant disability so they can get the support they need to live their life.

Think of it like Medicare, but for disability support. Instead of covering doctor visits, it covers things like help at home, support workers, therapy, equipment, and community activities.

## Who Can Access the NDIS?

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To be eligible, you generally need to:

- Be under 65 years old when you first apply
- Be an Australian citizen, permanent resident, or hold a Protected Special Category Visa
- Have a permanent disability that significantly affects your daily life
- Need support from the NDIS to help you achieve your goals

**“Permanent disability” includes:**

- Physical disabilities
- Intellectual disabilities
- Psychosocial disabilities (e.g., related to mental health conditions like schizophrenia)
- Sensory disabilities (vision, hearing)
- Neurological conditions
- Autism



If you're not sure whether you qualify, you can call the NDIS on **1800 800 110** and they'll walk you through it.

## What Is an NDIS Plan?

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If you're found eligible, the NDIS creates a personalised plan for you. This plan includes:

- **Your goals** — what you want to achieve (e.g., live independently, get a job, make friends)
- **Your funding** — money allocated to pay for supports that help you reach those goals

Your plan is reviewed regularly (usually every 12 months) to make sure it still fits your life.

## What Are the Funding Categories?

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Your NDIS plan is divided into three main budgets:

### 1. Core Supports

Day-to-day help. This is the most flexible budget.

- Help at home (cooking, cleaning, personal care)
- Support workers
- Transport to appointments or activities
- Consumables (continence aids, etc.)

### 2. Capacity Building

Supports that help you build skills and independence.

- Therapy (occupational therapy, speech therapy, psychology)
- Support coordination
- Employment support
- Community participation programs

### 3. Capital Supports

One-off purchases or investments.

- Assistive technology (wheelchairs, communication devices)
- Home modifications (ramps, bathroom rails)
- Specialist Disability Accommodation (SDA)



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## How Does the Money Work?

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The NDIS doesn't give you cash. Instead, your funding is managed in one of three ways:

Management Type	What It Means
NDIA-managed	The NDIS pays your providers directly. You can only use registered providers.
Plan-managed	A plan manager handles the payments. You can use registered and unregistered providers.
Self-managed	You manage the money yourself. Maximum flexibility, but more admin.

You can choose different management types for different parts of your plan.

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## What Can the NDIS Pay For?

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Here are some real examples:

- A support worker to help you with morning routines
- A physiotherapist to improve your mobility
- Transport to community activities
- A wheelchair or communication device
- Supported Independent Living (SIL) — 24/7 support in a shared home
- Respite care so your carer can take a break
- Help finding and keeping a job

**What it doesn't cover:** Day-to-day living costs (rent, groceries, electricity); supports that another system should provide (e.g., hospital care, school education); things not related to your disability.

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## What Is a Support Coordinator?

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A support coordinator is someone who helps you:

- Understand your plan
- Find the right providers
- Set up your services



- Prepare for plan reviews

Think of them as your NDIS guide. Not every plan includes support coordination, but you can request it.

## How Do I Get Started?

1. **Call the NDIS:** 1800 800 110
2. **Make an Access Request:** They'll ask about your disability and how it affects your life
3. **Provide evidence:** Medical reports, assessments, letters from your doctor or specialists
4. **Planning meeting:** If eligible, you'll meet with a planner to talk about your goals
5. **Receive your plan:** Your funding is approved and you can start using it

The whole process can take a few weeks to a few months. Having good evidence ready speeds things up.

## Helpful Contacts

Who	Contact
NDIS	1800 800 110
NDIS website	<a href="http://www.ndis.gov.au">www.ndis.gov.au</a>
Your Story Community Supports	<a href="http://www.yourstorycommunitysupports.com">www.yourstorycommunitysupports.com</a>

## A Note from Our Team

The NDIS can feel complicated at first, but it doesn't have to be. The system exists to give you choice and control over the support you receive — and that's a powerful thing.

If you have questions about how the NDIS works or how Your Story can support you, we're always happy to chat. No pressure, no obligation.