

NDIS: Your Top 20 Questions Answered

Plain-English answers for participants, families and carers

GETTING STARTED

Q: What does NDIS stand for?

A: The National Disability Insurance Scheme. It's the Australian Government's program for funding support for people with permanent and significant disability.

Q: Who is eligible for the NDIS?

A: You need to be under 65 when you first apply, be an Australian citizen or permanent resident, and have a permanent disability that significantly affects your daily functioning.

Q: My child has autism — do they qualify?

A: Autism Spectrum Disorder is one of the most common primary disabilities in the NDIS. Yes, provided it significantly affects daily functioning. A paediatrician or psychologist report helps confirm this.

Q: How do I apply for the NDIS?

A: Call the NDIS on 1800 800 110 or visit myplace.ndis.gov.au to make an access request. You'll need to provide evidence of your disability from a treating professional.

Q: What is a Local Area Coordinator (LAC)?

A: An LAC is a person funded by the NDIS to help you understand and access the scheme. They can help you prepare for planning meetings and connect with local services. They're different from a Support Coordinator.

UNDERSTANDING YOUR PLAN

Q: What is an NDIS plan?

A: A personalised document that outlines your goals and the funding allocated to help you achieve them. Plans are reviewed regularly — usually annually.

Q: What's the difference between Core, Capacity Building and Capital budgets?

A: Core covers day-to-day support. Capacity Building funds supports that help you develop skills over time. Capital covers one-off purchases like equipment or home modifications.

Q: What is plan management and which type should I choose?

A: Plan management refers to how your NDIS funding is administered. You can choose NDIA managed (agency pays registered providers directly), plan managed (a plan manager handles invoices — allows unregistered providers), or self managed (you manage all payments). Most families find plan management the best balance.

Q: Can I change providers after my plan starts?

A: Yes. You have the right to change providers at any time, usually with notice as set out in your service agreement. You are never locked in.

Q: What happens if I don't spend all my NDIS funding?

A: Unspent funds at the end of your plan period generally do not roll over in full. This is why it's important to use your entitlements — if you're underspending, speak to your Support Coordinator about adding more supports.

GETTING SUPPORT

Q: What can NDIS funding pay for?

A: Personal care, household tasks, community access, therapy, equipment, home modifications, transport, group activities, supported employment, and more. It cannot pay for everyday living costs everyone has, like rent or groceries.

Q: Can I choose my own support workers?

A: Yes. The NDIS is built on choice and control. You choose your provider, and a good provider will involve you in matching the right worker to you.

Q: What is a Support Coordinator?

A: A Support Coordinator helps you implement your NDIS plan — connecting you with providers, navigating the system and resolving issues. Some participants have Support Coordination funded in their plans.

Q: What is Supported Independent Living (SIL)?

A: SIL is funding for high-need participants who need significant daily support to live independently — typically in a shared or individual arrangement. It funds the support workers, not the home itself.

RIGHTS & SAFETY

Q: What rights do I have as an NDIS participant?

A: The right to choice and control, privacy, dignity, to make complaints without consequence, to have an advocate, and to receive supports that are safe and of high quality.

Q: What should I do if I'm unhappy with my provider?

A: Raise it with the provider first using their complaints process. If unresolved, contact the NDIS Quality and Safeguards Commission on 1800 035 544.

Q: Do support workers need to be screened?

A: Yes. All workers delivering NDIS supports must hold a current NDIS Worker Screening Clearance. This is a mandatory Government check.

Q: What happens if something goes wrong during a support shift?

A: Your provider must have an incident management process and is required to report serious incidents to the NDIS Commission. You should always be informed of any incidents involving you.

Q: Can my NDIS plan be reviewed if I disagree with it?

A: Yes. You can request an internal review within 3 months of receiving your plan if you believe it doesn't reflect your needs. You can also escalate to the Administrative Appeals Tribunal.

Q: How do I find out more about the NDIS?

A: Call the NDIS on 1800 800 110, visit [ndis.gov.au](https://www.ndis.gov.au), or contact Lyft Community — we're happy to answer your questions and help you navigate the system.
