



# NDIS management plans

## A comparison breakdown



1 Agency Managed	2 Plan Managed	3 Self-Managed
<p>The NDIA (National Disability Insurance Agency) directly manages your NDIS funds and helps you keep track your budget.</p>	<p>A third-party Plan Manager manages your NDIS funds and helps you keep track of you budget.</p>	<p>You manage your NDIS funds and you need to keep track of your budget.</p>
<b>INVOICE HANDLING</b> .....		
<p>The NDIA pays service providers for you using your NDIS funds. Providers send invoices directly to the NDIA.</p>	<p>The Plan Manager pays service providers for you using your NDIS funds. Providers send invoices directly to your Plan Manager.</p>	<p>Providers send invoices to you. You then make a payment request to the NDIA via the NDIS portal. They pay the amount into your account so you can pay the invoice yourself.</p>
<b>PROVIDER REQUIREMENTS</b> .....		
<p>You can only use NDIS-registered providers.</p>	<p>You can use both NDIS-registered and some non-registered providers.</p>	<p>You can use both NDIS-registered and non-registered providers.</p>
<b>BOTTOM LINE</b> .....		
<p><b>Simplicity:</b> offers simplicity and less administrative burden for participants who prefer a hands-off approach.</p>	<p><b>Flexibility with support:</b> offers more flexibility and control over provider choices, with support from a Plan Manager.</p>	<p><b>Full Autonomy:</b> offers complete control and autonomy over your NDIS plan and funding decisions.</p>

## Decision making

### Choosing the right NDIS management plan depends on:

- Your preferences for control and flexibility;
- How comfortable you are with managing your finances; and
- How much time and effort you want to invest in handling the administrative tasks.

1 Agency Managed	2 Plan Managed	3 Self-Managed
<p>Choose for simplicity and minimal involvement in financial management, with payments handled by the NDIA.</p>	<p>Opt for more flexibility in provider choice and support from a plan manager, while still having some administrative involvement.</p>	<p>Select for full autonomy and control over your NDIS funds and services, with the responsibility for financial management resting solely on you.</p>

## Other considerations

**AGENCY MANAGED** **Limited provider choice.** When using only NDIS-registered providers, options for specialised, local and regional services can be limited.

**Potential delays.** Response times from the NDIA can vary. Payments are usually fairly quick, however some participants report delays in payments or support. Delays will happen if you don't add the new provider to your **My Provider** list, in your NDIS account.

**PLAN MANAGED** **Support and guidance.** Plan managers typically offer more personalized support and direct communication channels, such as phone or email. They help you make the most of your funding and assist with coordinating services from multiple providers.

**Limited provider choice.** While you can use non-registered providers, there are still some limitations, especially if you need a provider who doesn't meet the plan manager's requirements.

**Potential fees.** Plan managers may charge fees for their services. There will be additional funding specifically to pay your Plan Manager.

**Potential delays.** If there are delays or issues with the plan manager, it can impact the timely payment of your providers.

**SELF-MANAGED** **Maximum flexibility.** You are not restricted to NDIS-registered providers, which gives you the broadest range of services. However, you need to do your own research to ensure providers are reliable and offer quality services. If not careful, you might also end up paying more than the NDIS price guide.

**Full control over your budget and your funds.** You can manage your plan, funds and claims via the NDIS' [Myplace Portal](#) (you will need a MyGov account).

**Administrative load.** You're responsible for all the paperwork, paying invoices, claiming invoices, tracking expenses, managing budgets, and ensuring everything aligns with your NDIS plan. It can be time-consuming if you use multiple providers often. You need a good understanding of the NDIS and financial management.

**Risk of errors.** If you're not careful, mistakes could lead to funding issues or non-compliance with NDIS requirements.

## Notes

**Mixed plans.** You can also choose a combination of the three options. For example, you may choose to self-manage one part of your plan to start with and have the rest managed by the NDIA.

**You have sole responsibility** for the quality of services you choose when engaging non-NDIS registered providers. Registered providers go through a quality assurance process to become registered with the NDIS.

**Local Area Coordinator.** Regardless of the type of NDIS Management Plan, you can have access to a Local Area Coordinator (LAC). The NDIA will assign one to most participants, depending on location and specific arrangements in your area. The coordinator will:

- Create, implement and review your NDIS plan
- Inform on supports and services you can access
- Connect you with local services and community groups
- Support you in managing your NDIS plan.

If you're unsure whether you have an assigned LAC or if you need one, you can contact the NDIA on **1800 800 110**.

**Need quick answers?** Our warm and friendly customer experience team is waiting to chat with you.  
**Don't wait, connect today!**

**1800 448 448** [contactus@wmq.org.au](mailto:contactus@wmq.org.au) [www.wmq.org.au](http://www.wmq.org.au)

