

1. I would like to bring a funding matter to your attention.
2. **Putting plans together- non NDIS supports.** When plans are being put together, alternate non NDIS sources of support are considered to mitigate the cost of care. This is a reasonable approach. For example, if a service is available via Medicare then this is factored into the funding of the plan.
3. **Structuring plans using all sources of care.**
 - a. Ms S NDIS number: xxxxxxxxx. Ms S's plan was structured to make use of services available under Medicare then extended via NDIS funding.
 - b. **Assumptions.**
 - i. One would reasonably assume that if the NDIS is happy to fund a service then it would enable that service to be delivered by funding the gap left after the Medicare payment.
 - ii. **Plan Management.** One would reasonably assume that under Plan Management that Ms S could pay the gap left after the Medicare payment to fund her service.
 1. **These assumptions are incorrect.**
 - c. **Unintended consequences- short changing services.** Ms S is on the Disability Support Pension and the gap payment is 20% of her weekly income. As Ms S cannot afford to pay the gap payment, she cannot access the services factored into her plan under Medicare. This has the unintended consequence of effectively short changing Ms S of the funded services because she is unable to pay the gap.
 - d. Ms S is able to access the services when she uses her NDIS funding to pay the whole invoice.
4. **Comment. Ms S** is one of many participants who have been caught in what superficially appears to be a reasonable decision making and funding process. The reality for people with a disability who are also on the Disability Support Pension is that if a service attracts a gap payment it becomes financially inaccessible.
5. **Recommendation.** It is recommended that NDIS Plans:
 - a. are fully funded for reasonable and necessary services; or
 - b. the Plan factors in and authorises gap payments for services so that participants are not effectively prevented from accessing services that they have been deemed eligible for.

Kind regards,