

# Managing your funding

This factsheet explains:

- the ways you can manage your NDIS funding
- how to tell us how you want to manage your funding
- how much you can pay for NDIS supports
- how to pay for your NDIS supports.

## Ways you can manage your NDIS funding

You can choose from 3 ways to manage the funding in your plan. This means you choose who pays your providers and manages your financial records.

- If your funding is **Agency-managed**, the National Disability Insurance Agency (NDIA) will pay your providers and manage your financial records. This means you have less things to do when it comes to managing your funding.
- If you use a **registered plan manager**, they will pay your providers and manage your financial records. This gives you support to manage your funding and can help increase your financial independence. We'll include funding in your plan for a plan manager if you choose this option.
- If your funding is **self-managed**, you, your child representative or nominee will pay your providers and manage your financial records. This gives you the most flexibility and choice. Self-management can be complicated, so it's important to make sure you are aware of the [responsibilities involved](#) if you want to choose this option.

You can manage your whole plan in the same way or you can choose a mix of options.

You can see the main differences between the plan management options in this table.

Table 1 – difference between plan management options

Benefits and responsibilities	Agency-managed	Using a registered plan manager	Self-managed
You choose your providers and how you spend your funding	Yes	Yes	Yes
You make sure your funding will last your whole plan and in line with any funding periods	Yes	Yes	Yes
You make sure the claims in your plan are correct	Yes	Yes	Yes
You manage your financial records	No, we'll do this for you	No, your plan manager will do this for you	Yes
You pay your providers	No, we'll do this for you	No, your plan manager will do this for you	Yes
You can use registered providers	Yes	Yes	Yes
You can use unregistered providers	No	Yes, with some exceptions*	Yes, with some exceptions*
You can pay less than the <a href="#">NDIS price limits</a>	Yes	Yes	Yes
You can pay more than the <a href="#">NDIS price limits</a>	No	No	Yes

**\*Note:** there are some supports you can only buy from registered NDIS providers. Learn more in section '**When do you need to use registered NDIS providers?**' in [Our Guideline – Your plan](#).

## Telling us how you want to manage your funding

We'll talk about how you want to manage your funding at your plan meeting and make sure you understand your responsibilities. You'll usually be able to manage your funding the way you want. If there are any risks with the way you want to manage your funding, we'll discuss the options with you.

There may be times where you can't self-manage your funding or use a registered plan manager. You can learn more about when you can and can't self-manage your funding in the [Guide to self-management](#).

You can ask to change how you manage your funding at any point in your plan. You can do this as often as you like. If you only want to change how you manage your funding, we can do a plan variation. We usually won't need to reassess your whole plan. To learn more, read [Our Guideline – Changing your plan](#) on the NDIS website.

## How much can you pay for your supports

For every management type, you need to make sure you are buying only NDIS supports in line with your plan. It's your responsibility to choose the providers who deliver your NDIS supports. You need to make sure you'll be able to afford the support you need for your whole plan and in line with any funding periods.

Spending in line with your plan means only spending your funding on the supports included in your plan. To spend in line with your plan, you need to:

- spend your funding in the way we describe. This includes any stated supports, where we describe the supports you can buy more specifically
- make sure your funding will last for the whole length of your plan
- if your plan includes funding periods and funding component amounts, make sure your funding will last for the length of each funding period.

When you buy supports in line with your plan, you need to make sure they are [NDIS supports](#) or an agreed replacement support that relate to your disability.

We set maximum [price limits](#) for many supports. But providers choose how much they charge. If a provider is [NDIS registered](#), they can't charge more than the price limits.

You might decide to use a cheaper provider who meets your needs, so you can use more of your funding elsewhere. Or you might decide a more expensive provider will be the best value for you, even if you get less hours of support.

- If your funding is **Agency-managed**, you must use registered NDIS providers. This means you can pay less than the price limits, but you can't pay more.
- If you use a **registered plan manager**, you can pay less than the price limits, but your providers or your plan manager can't claim more.
- If your funding is **self-managed**, you can agree to pay less or more than the price limits.

Sometimes we'll state in your plan how much you can spend on a support, or which provider you need to use. In this case, you need to use your funding in the way we describe it in your plan.

## How to pay for your supports

If your funding is **Agency-managed**, we will pay your providers for you.

If you use a **registered plan manager**, they will pay your providers for you.

If your funding is **self-managed**, you are responsible for paying your providers. You'll need to:

- get a record of the supports you buy, like a receipt or an invoice
- make sure you have the provider's ABN, or note the reason why you don't
- make a claim through the portal or my NDIS app and submit your receipt or invoice and provider ABN. If you don't have the ABN, select the reason why
- check your nominated bank account. We'll pay the funds into this bank account within 2 business days
- pay your providers.

No matter how you manage your funding, you're responsible for making sure the supports you're paying for are NDIS supports and are spent in line with your plan, and in line with any funding periods. You can check the claims made against your plan in the [my NDIS portal](#) or [my NDIS app](#).

If you self-manage your funding and make a mistake, you can cancel your claim in the my NDIS portal or app. Then you can resubmit the claim. If you need help to fix a mistake, you should talk to your my NDIS contact, support coordinator or recovery coach. Or you can contact us on 1800 800 110.

If you're a nominee self-managing the participant's funding, you need to tell us about any conflict of interest you have in relation to the participant. For example, if you provide the participant with services you get paid for. You also need to tell us how you'll manage the conflict of interest. For more information on nominees see [Our Guideline – Appointment a nominee](#).

If you think your providers or your plan manager have made a mistake, you should talk to them first. If you can't fix the mistake with them, you can contact us on 1800 800 110.

Make sure your claims are submitted on time. New NDIS laws came into effect on 3 October 2024. All claims for NDIS supports must be submitted within 2 years of the date the support was provided.

For more information, read our guide on [How to claim from your plan](#). You can find this in section '**How much will we pay for each NDIS support**' in [Our Guideline – Your plan](#).

For more information about managing your funding, you can visit [Ways to manage your funding](#) on the NDIS website.

# National Disability Insurance Agency

[ndis.gov.au](https://www.ndis.gov.au)

Telephone 1800 800 110

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**TTY:** 1800 555 677

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