# Managing your funding

This fact sheet will explain:

* 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 supports
* how to pay for your 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 NDIA will pay your providers, manage 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 and assistance with managing 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](https://www.ndis.gov.au/participants/using-your-plan/self-management#responsibilities) 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  | Yes  | Yes  | Yes  |
| You make sure the claims in your plan are correct  | Yes  | Yes  | Yes  |
| You manage your financial records  | No, we will do this for you  | No, your plan manager will do this for you  | Yes  |
| You pay your providers  | No, we will 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](https://ourguidelines.ndis.gov.au/your-plan-menu/your-plan/what-supports-can-you-buy-your-ndis-funding/when-do-you-need-use-ndis-registered-providers)  | Yes, with [some exceptions](https://ourguidelines.ndis.gov.au/your-plan-menu/your-plan/what-supports-can-you-buy-your-ndis-funding/when-do-you-need-use-ndis-registered-providers)  |
| You can pay less than the [NDIS price limits](https://www.ndis.gov.au/providers/pricing-arrangements)  | Yes  | Yes  | Yes  |
| You can pay more than the [NDIS price limits](https://www.ndis.gov.au/providers/pricing-arrangements)  | No  | No  | Yes  |

## 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 will 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.

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](https://ourguidelines.ndis.gov.au/your-plan-menu/changing-your-plan/how-can-i-ask-change-my-plan) on the NDIS website.

## How much should you pay for your supports?

It’s your responsibility to choose the providers who deliver your supports. For every management type, you need to make sure you are buying supports in line with your plan, and that you’ll be able to afford the support you need for your whole plan.

We set maximum [price limits](https://www.ndis.gov.au/providers/pricing-arrangements) for many supports. But providers choose how much they charge. If a provider is [NDIS-registered](https://www.ndis.gov.au/participants/working-providers/find-registered-provider), 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 NDIS-registered 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 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:

* keep a record of the supports you buy, like a receipt or an invoice
* make a claim through the my NDIS portal or my NDIS app. We’ll pay the funds into your nominated 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 correct. You can check the claims made against your plan in [the my NDIS portal or my NDIS app](https://www.ndis.gov.au/improvements/new-participant-portal-and-app). If you think you, your providers or your plan manager have made a mistake, you should contact us.

For more information, read [Our Guideline – How to claim from your plan](https://www.ndis.gov.au/improvements/our-guidelines-ndis-test-tasmania) on the NDIS website.

For more information about managing your funding, visit ndis.gov.au.

## National Disability Insurance Agency

[ndis.gov.au](http://ndis.gov.au/)

Telephone 1800 800 110

Webchat [ndis.gov.au](http://ndis.gov.au/)

Follow us on our social channels

[Facebook](https://www.facebook.com/NDISAus), [Instagram](https://www.instagram.com/ndis_australia/), [YouTube](https://www.youtube.com/user/DisabilityCare), [LinkedIn](https://www.linkedin.com/company/national-disability-insurance-agency)

**For people who need help with English**

**TIS:** 131 450

**For people who are deaf or hard of hearing**

**TTY:** 1800 555 677

**Voice relay:** 1800 555 727

**National Relay Service:** accesshub.gov.au

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