

## NDIS V'S MY AGED CARE

Note: Support needs are based on functional capacity assessments and all NDIS funded services/items are dependent on medical and /or Occupational Therapist evidence/support; individual support needs; and goals for the year.

Issue	NDIS	My Aged Care
Model	<p>An "insurance" model, in which needs are assessed and funds are allocated accordingly, with no government-prescribed ceilings or monthly limits</p> <p>Not means tested.</p> <p>No co-contributions.</p> <p>Services are tailored to need. No mandatorily prescribed limit.</p> <p>Approved services or equipment items are funded as a total sum, with no requirement to accumulate funding incrementally over time.</p> <p>Different services / supports have corresponding line items, therefore an individual is clearer about the total amount allocated to each line item.</p>	<p>A "Welfare" model, in which a set amount of funding is fixed in a 4-Level structure (Levels 1 to 4) and doled out month by month.</p> <p>Means tested.</p> <p>Co-contributions based on complex asset and income testing.</p> <p>When a service or equipment item is assessed as needed, its purchase price must be shoe-horned into fixed monthly and annual limits</p> <p>If there are insufficient funds currently available in a package. The "client" must wait until monthly increments accumulate sufficiently to reach the cost of approved services or equipment items. That may take months or years, even if the need is urgent.</p> <p>In practice, it can mean that the "client" is not allowed to have needed services or equipment items.</p>
Process	<p>An individual can self-apply using GP /specialist to complete application form.</p> <p>If you are already on an existing health system database, they will already have provided your referral to NDIA (provided you meet the age and residency criteria you are often automatically eligible).</p>	<p>Unclear process, particularly guidelines and standards, and there is a lack of transparency.</p> <p>Minimal and inconsistent support is providing in assisting you to understand the funding and navigate the System.</p> <p>All too often ambiguous service provider terminology is used.</p> <p>Costing is opaque - the precise cost of a service is a mystery until the month's statement comes in. Hence it is impossible to plan or budget within the inflexible funding described above. An individual can unknowingly run out of funding for other services, as well as aids and equipment.</p>

Issue	• <b>NDIS</b>	• <b>My Aged Care</b>
House and car modification for safety and useability	<p>Yes, provided it is considered Reasonable and Necessary, but need to have an OT or physiotherapist referral.</p> <p>Waiting duration can be longer than desired but if urgent – can be escalated.</p> <p>There are conditions: such as the age and kilometres accrued of the car.</p>	<p>Delayed access to essential mobility equipment:</p> <ul style="list-style-type: none"> <li>• increases risk of falls compromising personal safety,</li> <li>• contributes to social isolation and</li> <li>• diminishes independence</li> </ul>
Personal lifestyle supports include: house cleaning and maintenance, and gardening		
House Cleaning	<p>There is flexibility between the distribution of funds between these items.</p> <p>Yes: regardless of the funds management option you have Choice and Control over who YOU choose.</p> <p>Dependent on the terms and conditions of the contract with the service provider it is easy for you to terminate your contract, especially where YOU are not happy with the provider.</p>	<p>There is no flexibility factored into My Aged Care – allocated of funds is fixed.</p> <p>You must use the provider’s chosen workers and it needs to be in a minimum of 2-hour blocks. This can be expensive, especially if only an hour’s work is needed.</p> <p>There is no room for negotiation of service costs and most important is that the cost of the service is a mystery until the month’s statement comes in.</p>
Gardening	<p>Yes: regardless of the funds management option you have Choice and Control over who YOU choose.</p> <p>Dependent on the terms and conditions of the contract with the service provider it is easy for you to terminate your contract, especially where you are not happy with the provider.</p>	<p>You must use the provider’s chosen workers.</p> <p>There is no room for negotiation of service costs and most important is that the cost of the service is a mystery until the month’s statement comes in.</p>
Safety repairs vs Maintenance	<p>Yes: repairs and maintenance for a wheelchair, walking frame, scooter, and other disability equipment are factored.</p>	<p>You cannot negotiate a quote. The cost is a mystery until the month’s statement comes in.</p>
Support worker	<p>A support worker can help with:</p> <ul style="list-style-type: none"> <li>• personal hygiene</li> <li>• self-care assistance</li> <li>• food preparation</li> <li>• community access</li> <li>• urgent/ unplanned support needs, for instance the fitting of a calliper in the morning/evening can be provided if it is factored into the service agreement with the service provider</li> </ul> <p>You have choice and control over CHOOSING your preferred service</p>	<p>There is no ‘support worker’ as there is in the NDIS. The process is very rigid, and supports are not always provided when required.</p> <p>If you have a "low fee" package, they probably cannot access urgent /unplanned support.</p> <p>In all the packages there are monthly fund constraints, including the allocation of money for emergencies. Hence, if the monthly balance is exhausted or too low to cover emergency cost, you are left with essential supports.</p> <p>This can be the case even if the annual package balance is still positive.</p>

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Shopping	<p>NDIS does not pay for the cost of groceries but will pay for a support worker to assist with shopping.</p>	<p>You must use the provider's chosen workers.</p> <p>There is no room for negotiation of service costs and most important is that the cost of the service is a mystery until the month's statement comes in.</p>
Transport	<p>Yes, there is transport funding but there are conditions that needs to be met – e.g. you cannot catch public transport due to disability and/or you would otherwise be excluded from society so it's there to enable community access.</p> <p>There are 3 levels of funding – individual situation (and goals) and NDIS criteria met determines which level you get.</p>	<p>You must use the provider's chosen workers.</p> <p>There is no room for negotiation of service costs and most important is that the cost of the service is a mystery until the month's statement comes in.</p>
Funds management	<p>You have Choice and Control over the funding option you choose.</p> <p>Self-managed (it even gives you the ability to negotiate as you don't have to disclose you are an NDIS participant)</p> <p>NDIA managed</p> <p>Plan managed (separate funding allocated – doesn't reduce from your other funding needs)</p>	<p>There are 2 options, both requiring the "client" to sign a detailed formal agreement with a 3rd party Aged Care Provider.</p> <ol style="list-style-type: none"> <li>1. "Self-managed", in which the provider manager takes out 15-20 % of the package amount upfront.</li> <li>2. "Provider-Managed", in which the Aged Care Provider administers services and deducts 30--40% of the package amount upfront.</li> </ol> <p>Either way, there is obviously much less than the headline package amount to meet support needs.</p>
Meal Preparation	<p>Yes, dependent on individual disability support needs</p>	<p>Yes, but because of the fixed funding, there is a trade-off - if there are insufficient funds remaining, either meal preparation must be forgone, or other services must be sacrificed.</p>