

HIGHLIGHTS OF THE NATIONAL DISABILITY INSURANCE SCHEME

The Productivity Commission has accepted that the disability system is not meeting people's needs or the needs of the nation and has recommended a complete overhaul. The opening words of the draft report say it all – “the disability support system overall is inequitable, underfunded, fragmented and inefficient and gives people with a disability little choice.”

The Commission is proposing 2 schemes. The larger is the National Disability Insurance Scheme – providing support to approx 360,000 people whose disability has a significant impact on their daily life.

A second smaller scheme -the National Injury Insurance Scheme - would provide support for people who suffer a catastrophic injury and be based on widening and strengthening existing state based schemes.

A person getting support from the NDIS would need to have a permanent disability and meet one of the following conditions:

- Have significant limitations in communication, mobility and self care
- Have an intellectual disability
- Have a condition for which early intervention would improve functioning
- Be a person for whom intervention would have significant benefits

The Commission also suggests that the NDIS should have an information and referral function for a much larger group, providing information and linkages to disability services and supports outside an NDIS.

The Commission suggests there should be no means testing for funded NDIS services, although sometimes people may be required to pay a fixed up front contribution, much like an excess. Services would be free after that point. However there would be a waiver for families assessed as already contributing significantly towards the costs of their own support through unpaid care.

Once a person has been deemed eligible and their support needs assessed, they would be entitled to a package of supports and services which would be portable across Australia. They would be able to:

- Choose their own service providers
- Ask a disability support organization to assemble the best package on their behalf
- Cash out their funding allocation and direct the funding to services they believe best meet their needs. The Commission says there would need to be controls to ensure “probity and good outcomes”.

The list of supports the NDIS would provide include:

- Aids, equipment, home and vehicle modifications
- Personal care
- Community access – to support community inclusion
- Respite
- Specialist accommodation support
- Domestic assistance
- Transport assistance
- Therapies
- Guide and assistance dogs
- Case management and coordination
- Specialist employment services
- Crisis/emergency support

The Commission suggests that approx \$6.3 billion is needed and proposes in their first option that the federal government fund this according to a legislated formula with payments directed from consolidated revenue into a National Disability Insurance Premium Fund.

The Commission has suggested a pilot project in 2014 in one region in Australia. This would extend to the whole of the country the following year, progressively expanding to all eligible individuals. The Commission suggests beginning with all new cases of significant disability and some of the groups most disadvantaged by current arrangements. The scheme should be fully functional by 2018.

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