**Podcast transcript: Self management deep-dive**

**George:** Hi, I’m Dr George Taleporos and welcome to Reasonable & Necessary, Australia’s premier podcast series on the National Disability Insurance Scheme, brought to you by the Summer Foundation. But before we go any further please do me a favour and hit the like button, subscribe to the channel and select the notification bell so you can be notified of future episodes. On today’s show we’re talking about how to manage your funds efficiently, creatively and innovatively. So you can get the best outcomes out of your NDIS plan. But while there is a bit of a focus on self-management, you do not need to self-manage in order to benefit from this one. It will be relevant to you if you’re plan-managed and even if you are agency-managed and you’re looking to have a bit more control over your plan. So, check it out.

**George:** Sam Bennett, Sam Paior! Welcome to the show!

**Sam P:** Thanks for having me.

**Sam B:** Thanks for having me.

**George:** How about we start with some introductions? So, Sam Bennett.

**Sam B:** Hi, George. I’m joining you from the National Disability Insurance Agency, where I’m a General Manager for Policy and Research at the Agency, and really delighted to be on your podcast talking about such an important subject this afternoon.

**George:** Great to have you here, Sam. Sam Paior.

**Sam P:** Hi, George. Thanks for having me. I’m here on unceded Kaurna lands in South Australia, and I run a company called the Growing Space that does support coordination and information sharing, and I am mum to 2 participants who are on the Scheme.

**George:** Now, Sam Paior, you’re a bit of an expert, a little bit of a guru in self-management, and I am so thrilled to have you on the show. I know that you love self-management. Could you tell us why you love self-management so much?

**Sam P:** It’s funny, your introduction of me as an expert or guru really leads into this well because I don’t think I am. I am an expert in my life and I’m an expert in my children’s lives with them and that’s where self-management is extraordinary, because you actually get to be your own expert of your own life. As self-managers, we get to banish all the labels that the NDIS uses for supports, all the acronyms, SDAs and ADLs and all the bits and pieces. We don’t have to worry about that as self-managers.

We just do what needs doing to live a really good life. We’re the innovators, we’re the leaders of the scheme. We’re the ones trying to figure out how to do things so that we and the people that we love, if you’re a nominee for example, can live good lives. We make our claims on support categories, George. We don’t use line items and we don’t use the price guide.

**George:** We do and we can be innovative, right?

**Sam P:** Yeah.

**George:** We can do things outside the box and that’s really powerful and that can change lives for the better. Are there any disadvantages, Sam?

**Sam P:** It’s a little bit of work. You’ve got to keep your records. It’s nice if other people would do that but you can use your self-management funding to ask someone else to keep those records and do that work, so you get to prioritise how you use those funds.

**George:** Indeed, it’s your decision entirely. Sam, your son was featured in the self-management guide that came out a few years ago. He was in *The Australian* talking about how he self-manages and it’s a really exciting and interesting story for people to hear. So, can you just tell us that story so that the listeners can know how your son has been benefiting from self-management?

**Sam P:** Sure. It’s just a piece of it I guess, the part that was in the guide to self-management. And I kind of feel like everyone’s heard this story but I keep getting questions about similar things so I’m guessing people haven’t heard it all, but Ben and 1 of his best mates, Charlie, they were 18 years old, had just become adults, came to be thinking about moving out in the future and about becoming or doing adult things. And I guess both have been exposed to families drinking alcohol and what have you and I, to be honest, was a little nervous about them using alcohol inappropriately and not having the same understanding that someone without a cognitive disability might have about the dangers and stuff. And I thought they really needed to learn about this, but the fat old 50-year-old woman, Mum, is not really the right person to teach somebody that stuff, an 18-year-old young man.

So, I approached one of Ben’s workers, Clarry, a young man who was an OT student working independently and I asked him, “Do you reckon you can take the boys away and teach them about this stuff?” and he said, “Yeah, I’ll be up for that”. Of course he was, which was pretty cool. So, I negotiated with Clarry what a good daily rate for him would be. I booked an Airbnb, booked an apartment in the city and organised a budget with the guys and they went away for the weekend and they learnt about safe alcohol use. They went out late-night nightclubbing to see what drunk people looked like and how to avoid them. They learned about all the shenanigans that might go on in the bathrooms at a nightclub and how to avoid that and not get engaged and involved with that, all sorts of stuff.

They went and played mini golf actually, at a mini golf place that also serves alcohol so they got to see how they got worse at mini golf the more beers that they had. So, there were lots of lessons there that you wouldn’t get from your mum, I’m thinking. That would be really tough. Of course, when you go through that guide to self-management and you look at that, “Can I buy it?” list which I’m sure we’ll talk about, I was able to tick all of those things. This was an educational experience for these guys and it had the added bonus of giving me a break from the kids and giving those - the boys a break from their parents as well because most 18-year-olds don’t spend 24-7 in their family homes.

They’re off with their mates, they’re off up the river, they’re camping, they’re going down the beach, they’re doing other stuff. And Ben and his friend, Charlie, don’t have as many of those opportunities and this was 1 opportunity to do that.

**George:** How much of that experience was funded by the NDIS and how much was funded by your own family’s money?

**Sam P:** What I do is, I try - whenever I use my NDIS funds, I think about it at a really basic level of, ‘What would we spend if he didn’t have a disability?’ He’d still go off and have party weekends with his mates, right? But most 18-year-olds are not going to go and book and Airbnb, they’re going to stay at a friend’s shack or they’re going to go camping or they’re going to crash at a parent’s house when the parents are away. But our kids, with their disabilities, need more support than that and I also needed a break from a lot of that caring work and responsibility as well. And he needed a break from being in my face all the time, me being in his face all the time. So, from that regard, I thought the accommodation was a disability-related expense.

Personally, I don’t think the food was a disability-related expense, so we didn’t actually claim all of the food. We certainly didn’t claim when they went out to the pub for dinner for example. Everyone will do this differently.

When you read the price guide for example or the operational guidelines, it will tell you that food is included but I try to take it down to a really base level and say, “What would I be spending if he wasn’t disabled and what are we spending just because of his disability?” and the stuff that we spend because of his disability is the stuff that I claim through his NDIS, so I claimed the accommodation, I claimed Clarry. I claimed - no, I didn’t claim transportation because they went on the trams everywhere because they were in the city. I think I claimed some of the smaller activities but not the big 1. They went to the Beer and Barbecue Festival and I didn’t claim those tickets at all.

**Sam P:** George, can I give another example of a different weekend? Another weekend, we booked a weekend for Ben and his friend, Charlie and another friend, for the 3 of them again with Clarry. And this was down closer to the beach because it turned out Charlie’s parents were away for the weekend and he would’ve required care anyway and I just needed a break too, so it all worked out.

Anyway, we booked this weekend at an Airbnb down the beach and I said to Ben before he left, “Hey, don’t forget about your friend,” I don’t know, make up a name. “Don’t forget about your other friend who lives down in that area. You might want to give him a call and see if he wants to come and hang out with you at some point during the weekend.” Anyway, the boys went down for the weekend. They had a great weekend. They sat around, they drank beers, they watched movies, they went kayaking on the river, they did - they had some fun stuff.

Months later, I bumped into the other guy’s mum, the guy who lives down in that area, who was not part of the weekend, right? She said, “Sam, that was so great, that my guy went and crashed the night with your guys.” I said, “What? Sorry? What do you mean?” Well, it turned out that young Thomas or whatever his name was, Ben had called Thomas and said, “Come over and hang out with us.”

He had come over, they had played beer pong and watched movies and eaten pizza until Thomas was feeling sick as a goog, crashed on the sofa, and stayed overnight. And he was another young man with disability as well. This was - what could be more typical than a group of blokes hanging out and crashing on the sofa overnight? Yet that is an experience that is simply not afforded to the vast majority of young people with intellectual disability.

And it should be. It’s just a natural part of growing up and becoming independent and these guys got to do that and the best part of it for me was that I didn’t even know about it. The worker was confident enough and knew these guys enough through other events that he was comfortable enough to have Thomas come and stay overnight and I just thought that was brilliant.

**George:** And what I love about that is it was a great outcome that didn’t need 10,000 support coordinators to organise, it just happened, right?

**Sam P:** And you know what else, George? It didn’t cost a single cent more. Thomas’s plan didn’t get claimed for anything because we’d already negotiated it all with Clarry and it was set and done and Clarry was happy.

**George:** Absolutely. It’s really around the flexibility and the relationships that you can get when you are able to use the funds flexibly.

**Sam P:** Absolutely.

**George:** Sam Bennett, what are your reflections on Sam’s story and her son’s experience?

**Sam B:** Well, it’s such a great example, isn’t it? It’s creative, it’s all legitimate and it’s about an ordinary life and clearly the outcome is fantastic in this instance and that’s the whole point with self-management and the kind of flexibility that it affords you.

**George:** Yeah. I want to really focus in on who can self-manage. So, we know that I think about 30% of NDIS participants are currently self-managing which is - it’s not a small percentage. What do we need to think about in terms of who can’t self-manage? Sam Bennett?

**Sam B:** At the agency, we want everybody that wants to choose to self-manage to be able to do that safely and effectively. It’s as you’ve heard from Sam, 2 great examples, it’s the way you can get the most flexibility out of your NDIS funding and that’s what the scheme was all about, right? So, we’re really keen that everybody should be able to self-manage. There are some people that can’t under the legislation and it’s a small list but if you’re bankrupt or you’re insolvent, under administration then you can’t self-manage and if the agency deems there to be an unreasonable risk associated with you self-managing, then you might also be prevented from doing so and that’s things like a risk of financial or physical abuse and neglect, those sorts of things but everybody else in theory should be able to.

Not everybody is going to want to. It’s not going to be everybody’s cup of tea. Sam referred to some of the things you do have to take on by way of responsibilities if you’re a self-manager that perhaps aren’t the same for other people. Finding the providers, keeping the records, paying the bills, et cetera. But there’s actually a lot that the scheme can do to support people to build capacity in those areas. And self-management shouldn’t be an all or nothing proposition either. We encourage people to talk to their LAC, their planner, their support coordinator about how they might get started. You can manage part of your plan rather than all of it as well, so there’s a lot of options. You’re right, 30% is spot-on so you’ve got your data up to date there, George.

It is - it’s quite a large number if you think about the number in our scheme now, it’s over 150,000 participants are now self-managing. So, while the ratio has remained flat for a few years, the number obviously grows that are self-managing every year. We’ve thought about the things that make it hard for people to self-manage and they’re quite consistent actually if you look at research from other schemes that have similar models of self-management around the world and the 2 things that make it hardest for people to get real benefits from self-management are firstly how easy or difficult the administering agency, the NDIA, makes it for you to self-manage.

So, really the bureaucracy around the process and the second thing is how flexibly you’re able to use funding and it’s those sorts of things we’ve been trying to look at and improvements that we’re making to self-management at the moment because we want it to be something that people can do if they want to.

**George:** Let’s talk about those improvements. Can you give us a bit of an overview of the recent updates so everyone’s up to date with what’s happening?

**Sam B:** Definitely can, George, yeah. The work you’re referring to though is work we did last year to develop a new self-management policy and I should say, before we get into what that does and the changes that it makes, a big thank you to you, George and you as well, Sam, because your wisdom and advice throughout the process of developing that policy, I hope you can see has made it a much better policy as a result. For people that are interested, we published it on our website at the backend of last year, so I think in December and this is part of a big investment the Agency has been making in the last year or so in co-designing improvements to the scheme in areas where participants have told us that we need to do better and self-management, as I’ve said, is 1 of those areas.

The policy in a nutshell is all about just making self-management simpler and easier and more effective for people to use. It’s about us having clearer, more consistent guidance to support self-managers and it’s about how we support our delegates, our planners and our local area coordinators to be making more consistent decisions and to have more enabling conversations with people about self-management and I think the big change in it and hopefully you can see this in the final policy, is it promotes what I would call is a supportive and developmental approach to self-management by the Agency. And what I mean by that is we’re seeing building someone’s capacity to self-management as a really valuable goal in and of itself, and we’re better defining through this policy the kinds of supports that we can put in place to do that for participants, for child representatives and nominees that may want to self-manage.

There’s no big changes in here that people need to be worried about. It doesn’t fundamentally change what’s expected of you as a self-manager but it is just about making things easier and clearer and we’ll be doing quite a lot this year to help implement that policy and we hope it’ll result in more people giving it a go.

There’s a couple of things that I would draw out that we’ll be doing this year as part of our work to implement the policy. One is that we’ll be updating the self-management guide and we’ve talked about that already. We’ve heard it’s such an important resource and that people have found it really valuable over the years and we want to really bring that up to date and put some more examples in it, to make it clearer wherever we can so that people can feel really secure in the knowledge that they’re self-managing in a way that is in line with the rules but is also going to get them a really good outcome. So we’ll be doing some work to update that and people can expect to see that by about the middle of the year.

The other bit that’s really exciting as well that’ll take shape this year is some training and resources that we want to produce for participants. And I’m talking about things like online modules and orientation packages, if you’re starting to think about self-managing for the first time. And we want those to cover practical advice from people that are self-managing, from people that have walked the walk and can tell you their stories of how it’s worked for them. Because I think that’s always the most powerful way to learn how to self-manage well. So, again, we’d expect to see those emerging a bit later in the year and we hope people find both of those things really, really useful in helping them to self-manage effectively.

**George:** Sounds like some good resources. Sam, I know that your organisation has some good resources as well and you’re also a board member as well of the self-manager hub and do you want to tell us a bit about the resources on both the Growing Space and the self-manager hub?

**Sam P:** Yeah, sure, George. I think to start off with, the self-manager hub should be - if you could make something compulsory, I would. I feel like every self-manager should have access to those resources on the self-manager hub. So, it’s a website. I think there’s several hundred different resources and links to resources about self-management, about living a good life, about planning, all the things you need to do to live a good life as a disabled person or how to support someone to live a good life as a disabled person. So, I really, really strongly recommend that people go and check those out. Self-manager hub, by the way, is not-for-profit.

George and I are both volunteer board members so there’s nothing in it for us other than promoting self-management. We love it. On the flipside of that, my business, the Growing Space, we do do online trainings and face-to-face stuff and support coordination and of course, they’re all paid services and we’re not a not-for-profit but we do have a website membership and we do run courses and bits and pieces as well, so very welcome, would love people to check out what we have to offer as well, at the Growing Space.

**George:** Yeah and the advice that I’d give people is to - as Sam Bennett said, you don’t need to manage your whole plan. Start with a proportion of your plan and see how it goes and you’ll slowly develop different skills. I’m pretty good at maintaining the receipts and the budget side and the HR side because I employ my own support workers but I didn’t gain those skills overnight. It was a developmental process and after a little bit of time, you get more confident, don’t you, Sam?

**Sam P:** Yeah, absolutely and you do make a lot of mistakes when you start out too. You claim things from the wrong categories and you hire people that turn out to be terrible, all of those things but you do learn as you go along and you do get better at it. It doesn’t mean you won’t make mistakes for the rest of your life. We all do and in fact, you can’t grow without making mistakes, so we all do that but there is a lot of support for that. You can go to those resources that we just talked about and there’s so much peer support as well. George and I, we run a Facebook group, the Self-Manager Hub Facebook group and that’s an incredible resource. We’ve got something like 20,000 people in there all talking to each other and seeking advice and support from other self-managers.

**George:** It’s a very, very lively group.

**Sam P:** It is. Lively is an accurate word, George.

**George:** Sam, is there anything that the agency should be doing differently do you think in the space of self-management?

**Sam P:** Yeah. Yeah, of course there is. We can all always do better and the agency is no exception. I’d like to see people get more support to self-manage. I think that a lot of planners and LACs write people off very early in the process rather than think about, ‘What are the supports we can put into a plan to support someone to be able to learn to self-manage?’ I’ve never had an LAC or a planner in a meeting suggest and say, “Why don’t we just make $10,000 of your plan self-managed so you can give it a go and a try and why don’t we put in some more for some extra training so you can learn more about it?”

So, I haven’t seen that so I’d really love to see the agency getting better at that and the other area which is actually pretty concerning is when the agency - it feels like they’re arbitrarily shifting people out of self-management into plan or agency management and they’re not having that discussion with the participants at the time. So they’re not supporting people to understand A, that it’s even happening or B, why it’s happening and C, what they can do about it. I really think the agency needs to make that a really big focus because we’re seeing so much of that right now, so it’s happening a lot.

It needs to be a very transparent process and people need to understand why it’s happening because sometimes a planner will say, “Look, we saw an invoice from a company that would have nothing to do,” from a nail salon for example and then they’ll switch you over to agency management but it might turn out that that person is getting fake nails because they’ve got neuropathy and they can’t type without fake nails. Totally disability related and appropriate to be claiming. So, there’s lots of different reasons why people claim different things and the agency needs to do a better job of finding out what people are doing and why, and supporting those choices where they are appropriate.

**George:**Sam Bennett?

**Sam B:** On the support, I completely agree. You’ve both described it very well and the policy we’ve developed does - this needs to be a developmental process and that we do need to get better at making sure that people have support to give it a go and that our staff are using the guidance that we provide consistently to enable participants to choose to self-manage where that’s their intention. There are supports that can help people to build capacity in those areas. We would agree that they’re underutilised at the moment and also that actually, whilst the headline numbers we’ve talked about, the 30%, I think it compares reasonably well to other schemes internationally.

If you actually look under that pick-up of self-management for different people, different age groups, people with different disabilities, it’s actually quite varied and I do think that suggests that we need to do some more work to ensure that this is being offered and can be taken up by anybody that really wants to do so. So, that’s the intention. I think we’re on a journey with it, Sam, and hopefully we’ll get there or closer to where we want to be with some of the work that we’ve got planned and that I’ve talked about that we’ll be doing this year. The issue you’ve raised around delegates, planners changing someone’s plan management option without their knowledge, I am aware of it. We’re looking into it at the moment and we want to make sure clearly that all the right rules and processes are being followed.

There are limited reasons I’ve referred to earlier where someone should be stopped from self-managing, whether they’re bankrupt, whether we’ve become aware of a new risk that can’t be well managed or whether there are instances where someone for example is repeatedly spending in a way that’s not in accordance with their plan. So, there are some legitimate reasons for that, but as a first port of call, we should be checking in with participants to see how their supports are going, to see how we can manage any new risks if there are any, and then to explain our decisions where we’ve made them. So, if this is a concern for any of your listeners, George, then hopefully they can be somewhat reassured that we’ll take it very seriously, we are looking into the matter.

I should also say I don’t think it’s a highly prevalent, nationwide issue in the context of the 150,000 or so people that are self-managing. It can be quite hard to get the practice and the guidance consistently applied when you’re operating at that kind of scale. So, I do hope by some of the things we’re doing to make it clearer and easier, the guidance for our staff, we will start to see some more consistent practice and we would address the sorts of issues that have been raised by Sam and others where we find them.

**George:** Sam, I know that a lot of your participants that you support at the Growing Space would’ve gone through the audit process. A lot of us are quite nervous about, ‘What happens if I get audited? What receipts do I need and what’s the process like?’ How has that process been for some of the people that you work with?

**Sam P:** The word ‘audit’ is pretty scary but all you do is you get a letter usually with a couple of payment request numbers on it and it says, “Provide the receipts please for this or the invoice.”

That’s it and if you’ve kept your good records, it should be pretty easy to do it. I think what happens of course is if you don’t have evidence for that, then they might go a bit deeper and it might take a bit more but that’s totally appropriate.

It’s really good you asked about audit because it just sounds so scary, George, and people do get terrified when you use words like that and it conjures up these visions of going to prison and jail and, “I messed up,” and all that but I think it’s really important for people to know about the difference between fraud and what we call misuse and the agency may have different terms but these are the terms we tend to use. Fraud - have you ever seen it, George, where somebody puts on Facebook that they spent their money on something and then all these people leap onto the post and say, “It’s fraudulent, you’re in trouble, you’re in trouble,” and you realise it’s not fraudulent at all if you claim something from the wrong support category.

That’s a mistake. That’s an error. Fraud is when you do something deliberately. Fraud is when you know you’re doing the wrong thing like you claim for a service that you never received and you pocket the cash or you buy a corporate box at the cricket with your kid’s funding. That stuff is really clearly fraud. That’s when you’re doing something deliberately to profit, whether it be financially or status or whatever.

Misuse is when you make a mistake. So, misuse, you claim from the wrong support category or you buy a laptop for your 10-year-old at primary school because the school says they need one for communication - not for communication, for access to the curriculum but the school says they can’t afford it. Most people wouldn’t know that it’s not actually the NDIA’s responsibility to pay for something like that. It’s actually the responsibility of the school.

So, if you go and claim for something like that, that’s not fraud. That’s misuse and the agency is not going to - there’s no criminal charges here. There’s not even room in the legislation for criminal charges on this stuff. The worst that can happen is they might switch you away from self-management, which of course you would argue and you may be required to pay it back, but the legislation also allows the agency to forgive those debts as well. So, there’s a lot of leeway and flexibility in there and capacity for you to make a mistake and to learn and to do it right next time. I think it’s really important for people to know that.

**George:** That’s so useful, Sam Paior. Sam Bennett, do you have any reflections on that in terms of what the NDIA are finding when they’re auditing self-managers?

**Sam B:** Firstly, I agree, fraud is really incredibly rare when it comes to self-managers. That’s consistent with research from elsewhere so we shouldn’t necessarily be surprised. Self-managers by and large are very thoughtful and diligent in how they go about self-managing their plan. That’s the vast majority of cases and as Sam put it very well, fraud is about doing something deliberately wrong and that’s not by and large what we see. We see some common mistakes and what Sam has described as misuse, we see.

We’re not keen on misuse either but there is a very big distinction between that and fraud that I think Sam described very well and as you said, it’s things like claiming from the wrong categories, it’s the wrong date on a payment request, it’s broadly anything that could be construed as not spending in accordance with the plan but as long as you’re following the advice that’s there in the self-management guide and availing yourself of that, you’re keeping your records as you should, then it’s not something that you should be too anxious about. We see an error rate, if you can call it that, of around 7% I think, in payment requests from self-managers in the sorts of areas we’ve talked about and that isn’t fraud. That’s where we should be helping people to do better and to hopefully avoid those sorts of mistakes in the future.

The compliance teams that run our internal reviews around self-management, that’s a really important process in how we protect the integrity and the reputation of the scheme but it’s also a learning opportunity if we’re doing it well. So, we’re not trying to catch people out. We do want to help people to not make decisions that are at odds with what you should be doing as a self-manager.

So, we’re doing some trials at the moment, there’s a pilot our compliance team are running to try and develop a more educational developmental approach that reduces the anxiety that self-managers can sometimes feel engaging with these processes. But as I said, hopefully people shouldn’t by and large have anything to fear.

**George:** Yeah, I think it’s important that people aren’t afraid to be innovative and to use their fund in a way that’s going to help them achieve an ordinary and a good life, really. Sam, you did say you need to use your funding in accordance with your plan. I actually think that very few people know what that means but the NDIA seems to think that we all have our plan constantly on our kitchen table. I can say that I haven’t read my plan in a couple of years. Have you, Sam? What does that mean, Sam Bennett, for spending in accordance with your plan?

**Sam B:** Well, people can look at the policy we published end of last year because we explained it in there as clearly as we could. Really, it means that you need not to be spending your funding on things that are illegal, on drink and drugs and gambling and obvious things like that, that you need to be spending in a way that helps you to meet the goals in your plan and that isn’t something that should be funded either by another service system or you could describe as an ordinary cost of living. It needs to be related to your disability needs.

So, there’s page 8, the famous page 8 in the self-management guide is also where we set some of this material out. Sam and her organisation have got a number of good examples to help with this as well but really, it’s a number of principles that you need to be thinking through, some questions you need to ask yourself in a practical sense every time you want to do something new with your funding. It shouldn’t be there to constrain creativity but it does provide some important guardrails to make sure that NDIS funding is being used in a way that’s effective, appropriate and good value for money.

**George:** That’s all good. I’m all good with all the things that you’ve mentioned and I think that - the way I think of it is if it’s disability related and it’s essentially going to help me achieve the goals in my plan, then I just go for it. Is that fair, Sam P?

**Sam P:** Mostly. I think you’ve still got to think too that you can actually afford it within your plan and that you can - and that it’s not the responsibility of someone else, it’s not the responsibility -

**George:** Ah yes, that’s a good point.

**Sam P:** Yeah and responsibility of someone else doesn’t just mean other government systems, it means people too. It’s a - every parent has to change the nappy of a 6-month-old. The NDIS shouldn’t be paying for a support worker to do that. So, you’ve got to think about what is typical and appropriate for families and -

**George:** However, if a mum has a disability, what about then?

**Sam P:** That’s the mum’s plan, not the child’s plan. That’s different. So, when it’s the mum that has the disability, that is a disability-related need to have help to change the child’s nappy but if it’s the child that has a disability as 6 months old, then it’s always a parent’s responsibility to change the nappy of a 6-month-old.

**George:** Yeah, absolutely. It really is quite straightforward when you think of it that way.

**Sam P:** I like to break it down that the core of it for me is I look at every time I want to spend money in the plan, I think, ‘Would I spend this - would my son be spending this if he wasn’t disabled? Is this something that he needs just because of his disability?’ and if that’s the case, then I fund it out of his plan and if it’s not - and of course, that varies for different people in different situations as well.

**George:** 100% and that’s why when you - when we’re in a situation where someone says, “Can I buy that?” you have to say, “Well, that’s entirely up to your own circumstances. No one else can make that decision apart from yourself.”

**Sam P:** I get so stroppy on Facebook when people ask, “Can I buy this?” and a third of the people say no, a third of the people say yes and a third of the people say, “You’re going to go to jail,” and I look at it and I just want to start slapping people around because the answer is that nobody on Facebook knows the answer because no one knows the intimate details of that person’s life and what the related need might be.

**George:** Indeed. We’re going to move onto some questions from our wonderful self-manager hub Facebook group. So, people want to know why the call centre staff, why the planners and LACs are not referring people to the self-management guide and they want to know if there can be more training and that they’ll be better serviced through these avenues around self-management.

**Sam B:** I think this is about consistency of advice, isn’t it? We certainly heard in the work we did developing the policy last year from people that that was an issue. You could call and get 1 answer from somebody and a different 1 from somebody else and in many ways, that’s very similar to what Sam was describing now in terms of the Facebook debates about this. Sometimes that’s entirely appropriate for the reasons we’ve just covered, because it will depend on your individual circumstances whether you can buy 1 thing. Some person might be fine.

For somebody else, it might be a different answer but we do want clear and consistent guidance consistently applied wherever we can and I think supporting people to think about how they spend in accordance with their plan is one of those areas. We’ll be doing more training as 1 of the actions to implement our policy this year with our own staff, contact centre, planners and local area coordinators and we hope through that, that people will get more consistently, hopefully consistently good as far as possible or predictable experience with the scheme. So, I’m confident that we’ll get there with some of the new resources that we’re producing but it’s still very much on a journey.

**Sam P:** I don’t think we can expect call centre staff and LACs to understand and work through that with everybody, so that, “Can I buy it?” list is really - it’s quite a significant list of things to check through and it’s not just a tick box, checkbox. You actually need to understand what they’re asking.

One of the examples is it’s got to be good value, right? Reasonably - it’s got to be good value when you spend your money and people always think that just means, “Well, I need a tipping kettle, therefore I’ve got to compare all of the tipping kettles,” but it’s bigger than that. Is there a different way to make coffee? Maybe it’s not about the price and people need training on how to use that list. I think that’s really important so I’m really glad that Sam and the agency are working really hard on making a whole lot more of that stuff happen.

**George:** Yeah, absolutely. The next question is really around a problem that’s been around for years and that’s the community perception that you have to spend every cent in your plan in order not to have your funding cut. Sam Bennett, what are your thoughts on that?

**Sam B:** Well, we understand that there’s a lot of reasons why somebody might not spend every cent in their plan during the course of a year. It could be for entirely planned reasons, it could be for entirely unplanned reasons as well. Every reasonable and necessary decision we make should be based on a person’s individual needs and circumstances at that point in time, considering all of the things that we need to take into account under our legislation. And people should expect if they’re in the scheme for a long time that their funding might go up and down as circumstances change or as 1 goal is achieved and another is articulated.

That’s just the way a scheme like ours should run. But for that to work really well, I think it all comes down to trust, trust that the scheme is going to be there for you when you need it, to the extent that you need it. And I think we’re still on a journey with that. It’s still a young scheme. An insurance model with an individualised funding approach is a very new thing, a lot of people getting support for the very first time still. So, I think it’s just something we need to keep working on, so that we can really build that trust between the NDIS, the agency and all of our participants.

**George:** Sam Paior?

**Sam P:** I don’t actually see this happen in real life, and to be honest, if someone doesn’t use half of their plan, they maybe didn’t need all of their plan, unless they’ve got a good reason. So, if they can’t articulate a reason and say, “We just couldn’t get workers,” or, “It was the pandemic and I was locked inside my house,” if they don’t have a good reason, then maybe they don’t actually need double the money that they used last year. So, use it or lose it? I don’t know. We don’t actually see that borne out too much on the ground, if they don’t use - if there’s good reasons, they’re generally getting rollovers or repeat plans anyway.

**George:** The last question relates to the NDIS price guide but the question was, “Can it be renamed to highlight that it is for registered providers?” Sam Bennett, what are your thoughts on that question?

**Sam B:** Yeah. It true it only applies to registered providers. It’s also true that self-managers don’t need to use registered providers. I suppose I can’t see us being in a rush to rename it just because I do think there’s some value in it as a resource to give some indication to self-managers of what an appropriate price might be for a support. And maybe rather than renaming it, it’s more about the training and the guidance we put around it so people are just a bit clearer on some of the things that you’ve outlined.

**George:** Sam P, I know you have some thoughts on this.

**Sam P:** Yeah. I would agree with Sam Bennett on this. I do think it’s important for participants to know though that registered providers can charge self-managers higher than the price guide rates. It’s not about being a provider - a registered provider or not, it’s about how the budget is managed in a plan. So, for agency-managed and plan-managed budgets in a plan, then the prices in the price guide apply. If the line item, or if the support category is self-managed, then the price guide doesn’t apply, whether the provider that delivers the service is registered or not.

**George:** And I often say to people that 1 of the things about being a self-manager is that you’re out there in the open market. There are going to be people that are going to try and get the highest price that they can. And you have a job to get the lowest price or the best value for money as you can and that means you need to shop around, that means you need to talk to other people about whether they’re getting good value and in the end, you’re going to be able to stretch your funding further by doing that work and I think we can all benefit from that.

**Sam P:** I think that goes two ways, George. I think you can save a lot of money. We go to the local physio down the road rather than an NDIS disability physio and we pay much less than we would pay if we went to a registered provider. But on the other hand, some innovation in the scheme might cost a whole lot more. When my son moves out, I want a team leader and I want to pay them more them $62 an hour. Because I want somebody who manages a whole team. Everything underneath is probably going to cost me less because they’ll be employed but that team leader might be a contractor that costs me 70 or 80 dollars an hour and that’s okay because that’s going to make my system work. So, I think having that flexibility is super important for self-managers, to go both ways.

**George:** I love that. I think that’s a really good example of how we can be flexible and focus on the outcome rather than necessarily the dollars there. This has been a really good conversation. Are there any last thoughts that you’d like to leave our listeners with? I’ll start with you, Sam Bennett.

**Sam B:** Just a big thank you, George, again. I think it’s a great topic to discuss and great to have the opportunity to do so on your podcast. These are really important issues. Self-management and the creativity that comes with it, we need that creativity and innovation front and centre in our progress. So, I’ll just leave you with that.

**George:** Sam Paior?

**Sam P:** Thank you, George. I think the thing that I really want everyone to come away with is that self-managers when they are innovative and do really interesting and different things, even when they make mistakes, are the leaders in disability support. So, there are things that self-managers try out that are a little bit kooky, a little bit different and then they finesse it and they make it work and then other providers that are registered providers look at it and go, “Hey, that’s actually pretty cool. I reckon we could do that and we could deliver that to more people.”

So, I like to think of self-managers as being basically the industry leaders across the world. People house sharing and people doing all sorts of different things are things that came about because of self-managers. Registered providers did not come up with that stuff. That was self-managers that do those things. So we’ve got a responsibility to make self-management continue and to support it and encourage it and train self-managers and help self-managers live big, full lives. Because a piece of that is going to be carried onto everybody in the sector and in the disability world and that’s really powerful and really exciting.

**George:** What a great note to end the show on. Thanks, guys, for joining us.

**Sam P:** Thanks, George.

George: that’s all we have time for on today’s episode of Reasonable & Necessary. Thank you to our podcast partner for this episode, the National Disability Insurance Agency. We love your feedback, so please, hit the Like button, and share your thoughts with us in the comments section below. Thanks for listening and until next time, stay well and reasonable.