



# Participant Handbook

Your local contact is:

# Contact Us

We are here to support you on your NDIS journey. Please reach out to us if we can be of assistance.

If you have a Client Service Manager, you may also contact them with your enquiry.

## Telephone

1300 73 23 24

**Press 1** if you would like to engage us for plan management

**Press 2** for client services and general enquiries

**Press 3** for accounts and invoicing enquiries

## General enquiries – email our Client Service team

[info@peakplan.com.au](mailto:info@peakplan.com.au)

## Invoices, statements, account queries – email our Accounts team

[accounts@peakplan.com.au](mailto:accounts@peakplan.com.au)

## Service Agreements - email agreements for allocation of funds

[sa@peakplan.com.au](mailto:sa@peakplan.com.au)

## Reimbursement Requests – email receipts and bank account details

[payme@peakplan.com.au](mailto:payme@peakplan.com.au)

## Feedback or Complaints

[peopleandculture@peakplan.com.au](mailto:peopleandculture@peakplan.com.au)

## Website

[www.peakplanmanagement.com.au](http://www.peakplanmanagement.com.au)

## Other details

Postal address: PO Box 1277, Bakery Hill VIC 3354

ABN: 16 621 969 337

NDIS Registration Number: 4050026475



Registered NDIS Provider



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# 1. What we do for you

- We **support** you to understand your plan
- We **pay** your providers
- We **keep track** of your plan spending
- We **assist** you to make the most of your funding

## Information and support

There are many elements to your plan. We are here to assist and support you to better understand your plan and get the most out of your funding. We will offer you an initial establishment meeting to help you understand what you have been funded for and how you can use it, as well as how plan management works and other support to help get you started. You can contact us by phone or email at any time to ask further questions, check on plan usage and other queries. We are here to help you make informed decisions. Contact details are inside the front cover of this handbook, if you have a personal Client Service Manager, details are listed on the back page.

## Invoice payments

We pay your invoices on behalf of the NDIS for support and services you have purchased and utilised. We will also let you know if we require further information to pay your invoice. In some instances, the NDIS will require us to have supporting documentation to pay your invoice. At other times NDIA approval may be required for us to pay an invoice.

We aim to pay invoices within 5 business days. Refer to page 7 for more information about payments.

'We are committed to your individual needs and circumstances by giving you freedom and respecting your choice and control.'



## Keeping track

### *Monthly statements*

We email or post you a monthly statement on the 6th day of each month. This will be sent to you or your nominee and your Support Coordinator if requested. We can also send additional statements at any time upon request. This can be useful when preparing for a review or to check overall expenditure with a specific provider, for example.

### *Access to our free*

### *Careview Advantage App*

We can provide you with access to our smartphone app, called *Careview Advantage*. The app allows you to view your plan-managed funding, check invoices that have been paid by us, and even approve or decline payments of invoices that we receive from your providers. Refer to page 22 for more information about this option and how to use the app. Please request access to the app if you have not yet received a link to set this up on your device.

## No out-of-pocket expenses

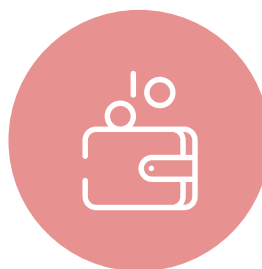
Our service comes at no cost to you as the NDIA adds funds to your plan to cover our fee. Funding is contained within the Capacity Building section of your plan, under *Improved Life Choices*. There are no hidden administration costs or extra fees, ever.



**Provide our service at no cost to you.**



**Take care of your Plan Management administration.**



**Manage payments to providers.**



**Track your NDIS budget spend.**



**Help you understand NDIS purchasing guidelines.**



**Support you with our free, online App.**

## 2. Getting Started

### 2.1 Choosing the supports you need

Now that you have your NDIS plan, it is time to consider what supports and services you would like to access. Your plan will list the goals that you discussed with the NDIA representative at your planning meeting. You can use these goals as a guide to help you decide what your immediate priorities are.

It is important to remember that your immediate priorities can change and that your plan funding is generally flexible to meet your changing needs, however, there are some limitations. More details about each category of funding are detailed on page 9-13.

### 2.2 Support Coordination

Your plan may include funding to engage a Support Coordinator. This person can help you find suitable providers and put in place your required supports, as well as assist with purchases and other coordination relating to your plan. If you have a Support Coordinator, we will discuss how we can best work together so that our correspondence is directed according to your instructions. You can choose how we communicate with you and your Support Coordinator. With your permission, we can:

- Send your monthly statements to your Support Coordinator
- Give your Support Coordinator access to your funding balances, spending and copies of invoices
- Have all contact through your Support Coordinator with participant consent

### 2.3 Engaging services and supports

You have choice and control about what supports and services you need to pursue your goals, where and when they are provided and by whom. Some participants ask family or friends to help them make these decisions, while others may ask their Early Childhood Coordinator, Local Area Coordinator (LAC) or Support Coordinator for assistance. Service providers have different areas of experience and expertise so it's important to work out what you would like and find the right providers.

If parts of your NDIS plan are NDIA-managed, you are only able to use NDIS registered providers to deliver your services. For the funding in your plan that is plan-managed, you are able to choose to use both NDIA registered and non-registered providers, as long as they have an ABN. Once you have decided on your preferred providers, you may be asked to sign a service agreement that outlines a schedule of the support you will receive.

### Responsiveness

"We will be attentive to your individual needs and circumstances."

## 2.4 Invoices

For invoices to be paid directly to a service provider, there are two ways Peak Plan Management can receive invoices:

- Providers send invoices straight to us - you advise the service providers to send the invoice directly to us at [accounts@peakplan.com.au](mailto:accounts@peakplan.com.au). This is the preferred option, and you can still opt to approve or reject the payment through our Careview Advantage app.
- Providers send invoices to you to review and then forward the invoice to us at [accounts@peakplan.com.au](mailto:accounts@peakplan.com.au) for payment.

## 2.5 Reimbursements

If you have paid for your NDIS support or item, you can email your receipt, along with relevant bank account details to [payme@peakplan.com.au](mailto:payme@peakplan.com.au). If approved, the amount will be paid directly into your bank account as a reimbursement.



## 2.6 Budgeting Basics

There is a lot of information to absorb when you are first getting started with your new NDIS plan. Remember, we are only a phone call away.

Here are a few tips to get started:

- When you receive your NDIS plan, establish which supports you can receive under each category and then estimate how many hours of each you will need. Refer to pages 9-13.
- Actively track your spending and how much you have left to spend. The Careview Advantage app is a great resource for this function. Refer to page 22.
- Track each support category separately, as some budgets in your NDIS plan can't be transferred between categories.
- Plan Managers can help with paying your invoices and tracking your budgets. Support Coordinators can support you with organising your support and how to get the best value from your funding.
- Before your support starts, agree with your service providers what services they will be providing, for how many hours and for what price. Ask to set up a Service Agreement to ensure this is clearly covered and make sure they include any proposed travel costs if this is applicable (refer to page 16 regarding Service Agreements).
- Send a copy of any signed Service Agreements to Peak Plan Management. Service Agreements help to protect you against overspending, and we will set aside the agreed amount of funding for the specific service, which gives you and your service provider peace of mind. Refer to page 26 regarding overspending plan funds.
- If you think your funding is not adequate to cover the support you need, you could consider requesting a plan reassessment of your NDIS plan. Please don't rely upon this, as you may not be successful. Having evidence, for example reports from your therapies outlining insufficient funding for the therapy required, can assist your Planner or Local Area Coordinator to consider a review of your NDIS funding.



## 3. Understanding your plan

We know NDIS funding can be complex to understand. Your plan outlines how much funding you've been allocated in each support category over the life of the plan. Most plans are written to cover a period of one to three years.

**There are three types of support budgets that may be funded in your NDIS plan:**

- Core Supports Budget
- Capital Supports Budget
- Capacity Building Supports Budget



### 3.1 Core Supports Budget

Core Supports help you with everyday activities, your current disability-related needs and to work towards your goals. Your Core Supports budget is the most flexible, and in most cases, you can use your funding across any of the following four support categories, allowing you to spend your funds on the supports that best suit your needs.

In your plan	In the myplace portal	Description
Assistance with Daily Life	Daily Activities	For example, assistance with showering, dressing, household cleaning and/or yard maintenance.
Consumables	Consumables	Everyday items you may need. For example, continence products or low-cost assistive technology such as modified cutlery and handrails to improve your independence and/or mobility. You may also use these funds to do minor repairs to aids and equipment (assistive technology), for example, wheelchair tyre puncture repair.
Assistance with Social & Community Participation	Social Community and Civic Participation	For example, a support worker to help you to participate in social and community activities.
Transport	Transport	This is the support that helps you travel to work or other places that will help you pursue the goals in your plan where you are unable to travel by yourself or use public transport. How you can spend your transport funding, including by arrangement with your provider, and how it is paid to you, via reimbursement on submission of a receipt or in regular payments, will be different for each person. Your early childhood partner, LAC, NDIA Planner, Support Coordinator will explain how you can use this budget.

### 3.2 Capital Supports Budget

Capital Supports include higher-cost pieces of assistive technology, home or vehicle modifications and funding for one-off purchases you may need, including Specialist Disability Accommodation.

It is important to remember that funds within the Capital Supports budget can only be used for their specific purpose and are not flexible to pay for anything else. The Capital Supports budget has two support categories:

In your plan	In the myplace portal	Description
Assistive Technology	Assistive Technology	This includes equipment for mobility, personal care, communication, and recreational inclusion such as communication devices, wheelchairs, or vehicle modifications.
Home Modifications	Home Modifications	Home modifications such as the installation of an accessible shower, or Specialist Disability Accommodation.



### 3.3 Capacity Building Supports Budget

Capacity Building Supports help build your independence and skills to help you pursue your goals.

Unlike your Core support budget, your Capacity Building support budget cannot be moved from one support category to another. Funding can only be used to purchase approved individual supports within that specific Capacity Building category.

The Capacity Building support categories are:

In your plan	In the myplace portal	Description
Support Coordination	Support Coordination	This is a fixed amount for a Support Coordinator to help you use your plan and engage with providers.
Increased social & community participation	CB social community and civic participation	Development and training to increase your skills so you can participate in community, social and recreational activities. This may be used to fund, for example, lessons to build skills in a new hobby, which encourages social participation.
Finding & keeping a job	CB employment	This may include employment-related support as well as training and assessments that can help you find and keep a job, such as the School Leaver Employment Supports (SLES).
Improved relationships	CB relationships	This support will help you develop positive behaviours and interact with others.
Improved health & wellbeing	CB health and wellbeing	This may include exercise or diet advice to manage the impact of your disability.
Improved learning	CB lifelong learning	Examples include training, advice and help for you to move from school to further education. Please note, generally the NDIA will not fund education itself.
Improved life choices	CB choice and control	Plan management to help you manage your plan, funding and paying for services. Plan managers draw on this funding.
Improved daily living	CB daily activity	Assessment, training, or therapy to help increase your skills, independence and community participation. These services can be delivered in groups or individually and could be used, for example, to fund an Occupational Therapist.

For more detailed information about how the various areas of your funding can be utilised as well as examples and pricing guidelines associated with spending, refer to the NDIS website to download your copy of *Booklet 3 – Using your NDIS Plan* and other useful booklets and factsheets.

Booklet 3 covers:

- What your plan includes
- How to use your plan
- How to choose and pay for your supports and services
- How to prepare for a plan reassessment



## **Accountability**

“We take ownership of our work and strive to deliver excellence.”

## 4. Things to be aware of

### 4.1 Reasonable and Necessary

In addition to the support provided by family, friends and other community and government services, the NDIA pays for supports and services that relate to a person's disability and enable a person to pursue individual goals. The NDIA states that you must only use NDIS funding on supports and services that are directly related to your disability. Your NDIS funding has been included in your plan to assist you to achieve the goals in your plan.

We understand it can be confusing to determine what the NDIA will allow you to fund from your plan. You may have come across the term 'Reasonable and Necessary'. This is terminology used by the NDIA to help clarify what the NDIA is intended to fund and how a participant can determine if something fits the criteria to be considered as a reasonably funded support under the NDIS Act.

'Reasonable' means something fair and 'Necessary' means something a person needs. The NDIA Act also states that a purchase must represent good value for money and be the most appropriate purchase for the stated need. In addition, the purchase must not be already supported or subsidised by an alternate funding source, for example, government education, transport, or health (Medicare).

Peak Plan Management can offer advice on paying your invoices in relation to the Reasonable and Necessary criteria, however we are not the gatekeepers, and we encourage you to gather supporting documentation and further clarification from therapists or other relevant means to assist you to hold appropriate justification for your expenditure.

Ultimately, the responsibility for all purchases lies with the participant. Under audit conditions, if the NDIA determines that a purchase does not meet the Reasonable and Necessary criteria, the participant may be required to repay the NDIA for the item or support.

### Integrity

"We strive to have a consistent and uncompromising adherence to our values"

## What can you spend your funding on?

In *Booklet 3 – Using your Plan*, you will find a checklist that assists you when deciding what to buy with your NDIS funding.

If you answer YES to all these questions, the support is likely to be a good use of your funding.

If you answer NO to any of these questions, you may like to look at other support options.

Question	Yes/No
1. Will the support help you to pursue the goals in your NDIS plan?	
2. Is the cost of the support or service reasonably priced and is it the best value for money compared to other supports?	
3. Can you afford the support or service within your approved NDIS budget? Remember, your funding needs to last the entire period of your plan.	
4. Will the support or service help you find or keep your job, help with your education, improve how you connect to your local community and improve the relationships you have with family and friends? It should not replace supports that would usually be provided by family, friends and within your community.	
5. Is the support or service something that should be funded by other government services instead? For example, dental, health or hospital services, education, housing and public transport. Note: the NDIS will fund some supports, such as disability-related health services, where they are part of the participant's daily life and result directly from the participant's disability. Remember, all communities should have facilities and activities that are inclusive and accessible to people with disability.	
6. Will the support or service help you to participate in activities with friends and other members of your community, or help you to find or keep a job?	
7. Is it safe? Your supports and services should not cause you any harm or put other people at risk.	

## 4.2 Working with your providers

### Service Agreements

When you start services with a provider, the NDIA and Peak Plan Management recommend having a service agreement to ensure participants and providers are clear about what each party has agreed to.

### What should the Service Agreement include?

Service agreements should set out how and when supports will be delivered. They can include information such as:

- What supports and services the provider has agreed to provide;
- Prices of the supports and services;
- How, when and where the supports and services are to be provided;
- Duration of the agreement;
- When and how the agreement will be reviewed;
- How the participant or the provider may change or end the agreement;
- Whether any cancellation fees or limitations apply to supports;
- How any problems or issues that may arise will be handled;
- Participant responsibilities under the agreement; and
- Provider responsibilities under the agreement;
- A schedule of supports that provides an overall cost to the participant's plan funding;
- Whether provider travel and other incidental costs are to be charged, and if so, an estimate or maximum of these charges.

Providers should not seek to impose conditions on participants through service agreements that are not in line with those set out in the NDIS Pricing Arrangements and Price Limits and its associated documents.

Peak Plan Management can assist you to consider how you use your funds however you are responsible, with the assistance of your Support Coordinator if applicable, for setting up service agreements with individual providers. It can help us to support you with your budget management and prevent an overspend of your plan if you provide a copy of any signed service agreements to us. We can then 'quarantine' the funding for this purpose and advise you accordingly if the funding is not available or already set aside for another provider.

Provider service agreements can be emailed to us at: [sa@peakplan.com.au](mailto:sa@peakplan.com.au) or submitted via our website: [www.peakplanmanagement.com.au](http://www.peakplanmanagement.com.au).




The NDIA allows providers to charge for certain incidental costs they incur in providing their services. Providers should make you aware of these costs before services commence. These costs are important for you to consider when budgeting and allocating funding towards your providers. Examples include provider travel and indirect support.

- Provider travel - providers are able to charge for their time and other costs incurred such as parking and tolls, when travelling to you to provide a service, for example, travel to your home or school.
- Indirect supports – includes non face-to-face supports, for example, a therapist writing up a report.

## **Deregistered Providers**

The NDIS Commission publishes a comprehensive list of providers who are subject to an active banning order, meaning they have previously been deregistered as a provider of support under the NDIS. This register can be found: <https://www.ndiscommission.gov.au/resources/ndis-provider-register/search>



**Transparency**  
“We will be open  
and honest in our  
decision making.”

### 4.3 Reading your Monthly Statement

We send out a monthly expenditure statement in the first week of every month by email or by post, according to your preference. Like a bank statement, it tells you who is being paid, how much and when.

It also shows you the balances of funding in each support category so you can recognise categories you are using and any categories that are not being accessed.

It is important to understand your usage so you can avoid committing to supports you cannot afford. You can also check what providers are charging and how often they are billing you. If you notice any errors, please advise us immediately by reply email or by ringing us on 1300 73 23 24.

#### Here are some key pieces of information that will help you better understand your statement:

- First page: In the top right-hand corner of the first page of the statement you will find your name, NDIS number, the statement period and your NDIS Plan start date and end date.
- Next page: refer to the table. Across the top, you will see:
  - Category Budget Utilisation: This shows the inclusive dates of the current statement. Any payments outside these dates will not appear on this statement.
  - Budget Elapsed Time: This is the percentage of time that you are currently through your plan. If you are exactly 3 months into a one-year plan, this will show as 25%.



**Category Budget Utilisation : 01/09/2021 – 30/09/2021**

**Budget Elapsed Time: 31.51%**

Budget	Total Budget	Unallocated Total	Opening Balance	Funds Used	Closing Balance	% Used
<b>Core</b>	<b>\$15,000.00</b>	<b>\$6,659.22</b>	<b>\$11,122.30</b>	<b>\$0.00</b>	<b>\$11,122.30</b>	<b>26%</b>
Daily activities - Assistance with daily life (includes Supported Independent Living)	\$5,000.00	\$2,159.22	\$2,542.30	\$0.00	\$2,542.30	49%
Transport	\$5,000.00	\$0.00	\$5,000.00	\$0.00	\$5,000.00	0%
Consumables	\$5,000.00	\$4,500.00	\$3,580.00	\$0.00	\$3,580.00	28%
<b>Capacity Building</b>	<b>\$40,000.00</b>	<b>-\$38,586.00</b>	<b>\$23,291.18</b>	<b>\$1,400.70</b>	<b>\$21,890.48</b>	<b>45%</b>
1.2 Edited Support Category	\$40,000.00	-\$38,586.00	\$23,291.18	\$1,400.70	\$21,890.48	45%
<b>Capital</b>	<b>\$51,000.00</b>	<b>\$51,000.00</b>	<b>\$50,890.00</b>	<b>\$0.00</b>	<b>\$50,890.00</b>	<b>0%</b>
Assistive technology	\$1,000.00	\$1,000.00	\$890.00	\$0.00	\$890.00	11%
Home modifications	\$50,000.00	\$50,000.00	\$50,000.00	\$0.00	\$50,000.00	0%

**When you follow the columns above from left to right you will see the following categories:**

**Budget:** This lists the funding categories that are plan-managed within your plan. Note that Core funding is the most flexible and can usually be moved around within Core. Please note there can sometimes be exceptions for Transport.

**Total Budget:** Total amount allocated to the budget for the life of the plan  
**Unallocated Total:** The amount that has not been quarantined for a provider. Quarantining can only be done if we receive a copy of the signed Service Agreement between you and your provider. Refer to page 16 for more information.

**Opening Balance:** The balance of funding at the start of the statement period  
**Funds Used:** Invoices we have paid for you for the statement period

**Closing Balance:** The balance of funding at the end of the statement period  
**% Used:** This shows the percentage of funds used and can be compared to your Budget Elapsed Time located at the top left of the table.

The colour code is there as a traffic light system to recognise the rate of spending, as follows:

	Budget has been completely spent.
	Budget forecast spending appears on track (+/-10%).
	Budget forecast spending appears to run out early (+11% or more).
	Budget forecast spending appears to have significant remaining funds (-11% or more).

The Service Provider Category Budget table shows any 'quarantined' funds associated with Provider Service Agreement we have on file for your plan. This shows what has been used and what is remaining. If you notice any errors, for example, any of these service providers are no longer supporting you, please let us know immediately and we can release the held funds.

Service Provider Category Budget : 01/09/2021 – 30/09/2021					
Service Provider Category Budget	Service Provider	Budget	Funds Used	Remaining	% Used
<b>Core</b>					
Daily activities - Assistance with daily life (includes Supported Independent Living)	Bens Lawn Mowing	\$2,457.70	\$0.00	\$0.00	100%
Transport	Zoom Services	\$5,000.00	\$0.00	\$5,000.00	0%
Consumables	Careview Support Services	\$500.00	\$0.00	\$0.00	100%
<b>Capacity Building</b>					
1.2 Edited Support Category	ABC Speech Therapy	\$250.00	\$0.00	\$250.00	0%

In the next table, the Paid Invoice Summary shows all the invoices that were paid during the statement period.

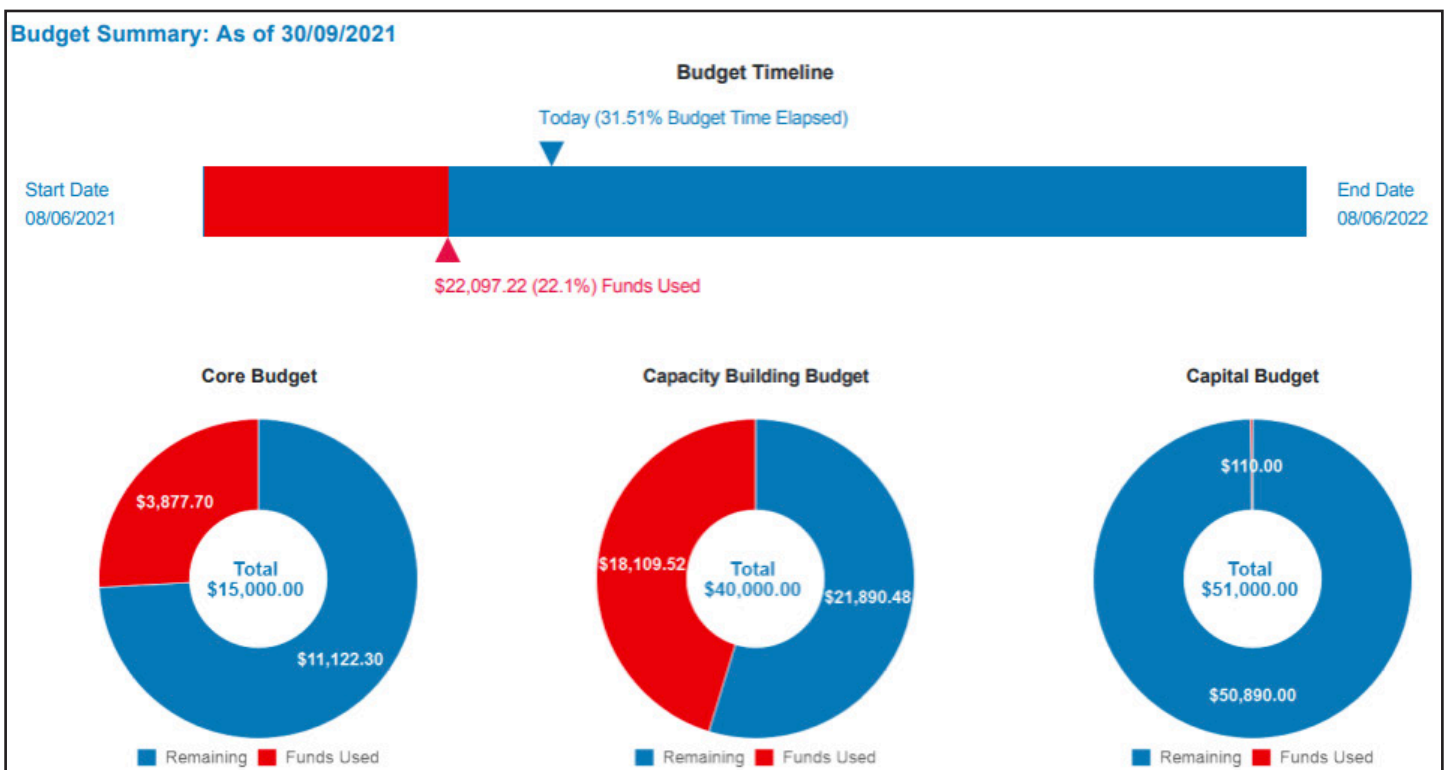
**VERY IMPORTANT: Some of these invoices will include services that were delivered outside of the statement period. These funds won't be accounted for in the Category Budget Utilisation table.**

Paid Invoice Summary							
The following invoices were paid to your service providers for the period 01/09/2021 – 30/09/2021.							
1.2 Edited Support Category							
Invoice Date	Date Paid	Invoice Number	Service Provider	Support Item No.	Description	Claim Type	Amount

On the last page of the statement is the **Budget Summary**, which provides some simple tools to give you an instant snapshot of your funding.

The **Budget Timeline** highlights the progress of your plan (**Today**) using the percentage of time elapsed (this matches the **Budget Elapsed Time** from the first table).

It also shows the actual amount (**Funds Used**) of your plan in comparison to elapsed time.



## 4.4 Using our free online app



careview  
advantage



Once you've signed up with us, you will receive our "Welcome to CareView Advantage" email. If you don't receive this email within 2 business days, please check your junk folder or give us a call.

Download the Careview app on your smart device to get started!

Here is an example of the email we will send you:

---

Hi <Participant Name>

As a valued client of Peak Plan Management, we'd love for you to gain the benefits of using the Careview Advantage mobile app. Careview Advantage is designed to give you real-time visibility of all of your funding that we are managing for you, such as:

- Plan total, delivered and remaining values
- Budget Category total, delivered and remaining values
- Monthly summary of delivered services
- View and approve your invoices

You can download Careview Advantage from the App Store or Google Play Store by searching for 'Careview Advantage'.

Please use the below username and temporary password details:

Username:

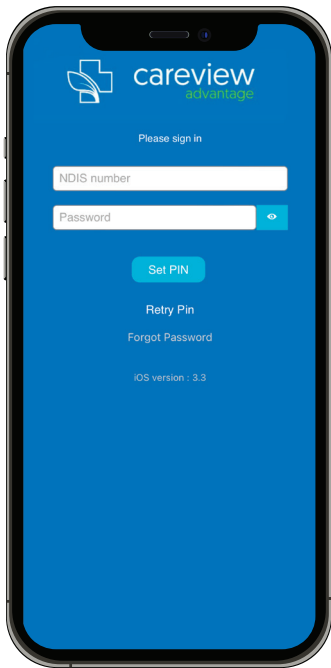
Temporary Password:

When you log in to Careview Advantage for the first time, you will be asked to set a 4-digit Pin Number.

Please note: When you install the mobile app, it may ask you for permission to manage your phone calls.

Unfortunately, if you don't give the app this permission you will be unable to access the app.

Kind regards,  
Peak Plan Management



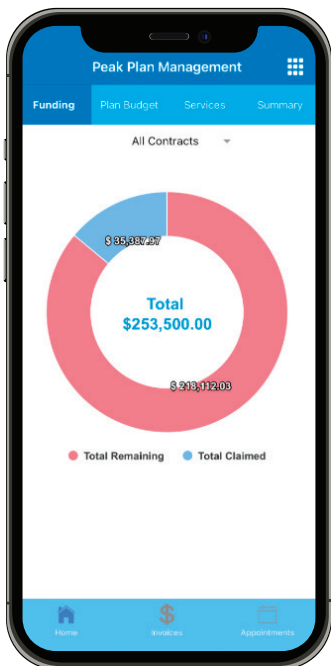
# 1

## SIGN IN

Enter the User Name (your NDIS Number) and Password in the "Welcome to Careview Advantage" email we sent you.

You should receive this email with in 2 business days of signing our service agreement.

Make sure you check your junk folder or give us a call if you have any issues.

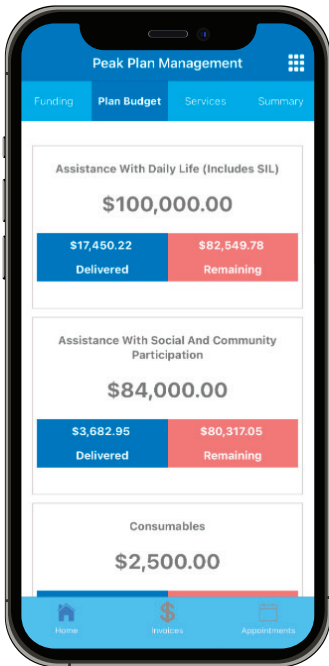


# 2

## FUNDING

Click "Funding" along the top menu bar to view this funding wheel.

It shows you the total amount that has been claimed from your plan in BLUE, and the total amount of funding you still have available in RED.



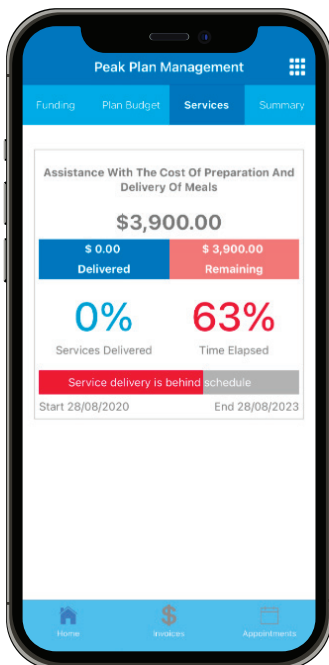
### 3

## PLAN BUDGET

Click "Plan Budget" along the top menu bar.

This page shows you the funding already delivered and what's remaining in each of the categories of your plan.

Remember your core funding will be split into categories but its totally flexiable.



### 4

## SERVICES

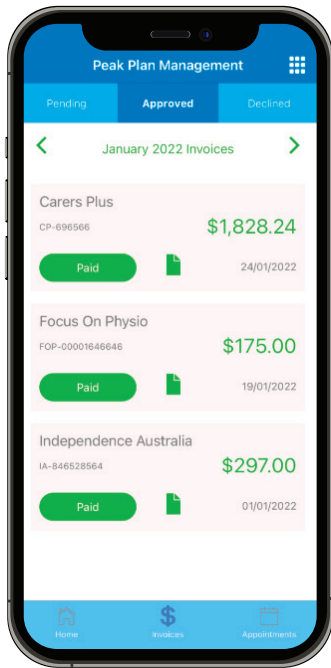
Click "Services" along the top menu bar to view your service agreements.

This screen shows you how much funding has been set aside in each service booking.

You will see the funding used/delivered and what is still remaining in that booking.

It gives you the start and end date for the booking, and whether you're ahead (extra funding) or behind schedule (not enough funding).





# 5

## INVOICE

Click “Invoices” on the bottom menu bar to view a list of invoices.

This is a great way to quickly monitor your spending. You can choose between pending, approved or declined invoices by choosing the tab at the top.

The month will show at the top of the page in green and you can switch between months by using the arrows.

Select the green paper symbol to view that specific invoice.

## 4.5 Approving and declining invoice payments

If you decide to make use of the Careview Advantage app, you also have the option to *approve* or *decline* invoices. If you request this option, invoices are processed by us and then set to *pending*, at which time you are sent a notification to your device notifying you there is an invoice to review. You are able to switch on/off these notifications at your leisure.

Once an invoice has been entered into our system for processing you have 48 hours to *approve* or *decline* the invoice. If the invoice has not been approved or declined, it will auto-approve and payment will be processed. Please note, should you choose to decline an invoice, you will be prompted to enter a decline reason and once declined an email will automatically be sent to the provider including the reasoning for the decline. The purpose of this is to begin a discussion with yourself and the provider in order to resolve the concern with the invoice.

It is important to note that this function adds an extra step to your plan management experience, and it is recommended that you consider having your invoices set to *auto-approve* unless you have a specific reason to view every invoice prior to payment. To find out more about this feature, please contact our Client Services Team.

## 4.6 Overspend or underspend of funding

In addition to the monthly statement, we also track spending through weekly, internal reporting. This allows us to forecast how your plan funding is tracking and if it appears you will run out of funds before your plan end date. We will then contact you and, if applicable, your Support Coordinator, to advise of a forecasted overspend.

Depending on your circumstances, we may also get in touch if you are not using your funding, to see how we can assist you to access the support you need to get your plan started.

**Underspending** - Are you having difficulty finding services or using your funding?

If you have a Support Coordinator, we encourage you to contact them to discuss your situation and how to find service providers that suit your needs.

If you do not have a Support Coordinator, you can reach out to your NDIS contact person listed on your plan. This will be a NDIA Planner, a Local Area Coordinator (LAC) or an Early Childhood Coordinator (ECC). Discuss your situation and request advice on how to find providers and use your funding.

**Overspending** - Is your NDIS funding being spent too fast?

If it looks like you're going to run out of funding before your NDIS plan ends, there are options available to you. If you have a Support Coordinator, contact them to discuss your situation and how they can support you.

If you do not have a Support Coordinator, you can consider explaining your situation to your service provider to see if there's anything they can do to help ensure your supports aren't interrupted or explore more affordable services that you may be able to use with your remaining budget.



If you are unsuccessful, contact your Local Area Coordinator to see what they suggest as it may be possible to request an earlier reassessment of your plan and take into consideration the high usage. Be mindful that this can be a lengthy, evidence-based process and isn't always successful, so you should never rely on it, and if you do, you should ask for one as early as possible and not wait until the final months of your plan.

## Responsibility for overspending of plan funding

In the event that you continue to receive support from a service provider and/or make purchases that eventuate in a plan overspend (i.e. we receive invoices for which the available/remaining plan funds are not sufficient to pay), there is a high risk that the provider will not be paid for those supports or services with NDIS funding.

It is our role as your plan manager to facilitate provider payments with available plan funding, provide monthly statements, and provide budget updates on request.

We cannot control what supports you commit to, and it is the responsibility of both participants/nominees and providers to ensure sufficient plan funds are available prior to engaging a service.

We urge you to note that the funding information we possess may not always reflect what is available for a service. If we have not yet paid at least one invoice for services that have already been delivered, the funding amounts we possess will naturally be larger than what is available. This should be factored in when you are determining whether sufficient funds are available for a service, it is always recommended that you have a schedule of supports and service agreement with all your providers to ensure all supports are organised within budget ahead of time.

If the NDIA has not provided the necessary funds in your plan to cover services delivered, Peak Plan Management are not liable to pay for the invoices due to our role as a financial intermediary. Equally, this means that we cannot be held liable to pay for outstanding invoices when plan funding has been overspent. If your plan funds are exhausted and there are outstanding invoices for which no funds remain to pay, we can only assist with submitting an enquiry to the NDIA if we are requested to do so by either yourself and/or your nominee or a provider.

It will then be up to the NDIA to decide if any additional NDIS funds can be provided for outstanding invoices. This process can be quite complex and time-consuming and requires all invoices to meet a strict list of NDIS criteria. The NDIA often require sufficient supporting information to understand why additional funds should be provided. In order to prepare an enquiry, we will often request invoice amendments and supporting information in the form of a signed official letter of support.

In the event that we submit an enquiry to the NDIA, there are no guarantees of a positive outcome for the provider, and it takes an extensive length of time for the NDIA to provide an outcome. Ultimately, you and/or your nominee may still be held liable to pay for any invoices that cannot be paid with available NDIS plan funding.

## 5. Commonly Used Words and Abbreviations

### **Assistive Technology (AT)**

Any item, piece of equipment, or product system, whether purchased commercially off the shelf, modified, or customised, that is used to increase, maintain, or improve the functional capabilities of individuals with disabilities.

### **Change of Circumstances**

This refers to a change in your situation since your NDIS plan was written. For example, this could be related to a change to your informal support or living arrangements, or a change to your disability that requires an increase in your support needs. Generally, if the change in your circumstances is significant, it may be necessary to lodge an application to have your funding reassessed.

### **Choice and Control**

You have the right to make your own decisions about what is important to you and to decide how you would like to receive your support and who from. However, this should still be in line with your approved NDIS plan.

### **Early Childhood Coordinator (ECC)**

This person is employed by a local organisation working in partnership with the NDIA, to help participants, their families and carers access the NDIS. ECCs specifically support children with a disability under seven years of age and will help connect families to mainstream services and local and community-based supports.

### **Early Childhood, Early Intervention (ECEI)**

This is part of the NDIS specifically supporting children with a disability under seven years of age.

### **Formal Supports**

Formal supports are funded supports approved within your NDIS plan such as for therapy, support workers, assistive technology

### **Guardian**

This is different from nominees. Guardian's have authority to manage legal and non-legal affairs such as Centrelink nominations and Power of Attorney's. A guardian is not granted automatic rights to become a nominee. The Guardian must formally apply to NDIA to act as the nominee for a participant.

### **Informal Supports**

Unpaid support from people in your life, such as family, friends, and neighbours.

## **In-kind supports – pre-paid**

If there are supports in your plan that are listed as 'in-kind', it means the service has already been paid for by your state, territory, or the Australian government. You must use this provider as they have already received payment and will provide all services that are booked. This means you cannot choose a provider for that service, however if you have a concern about using a specific in-kind provider, you are encouraged to raise your concerns with your Early Childhood Coordinator, Local Area Coordinator or NDIA Planner. In-kind supports will be phased out over time and you will have choice and control over the providers you use.

## **Local Area Coordinator (LAC)**

This person is employed by a local organisation working in partnership with the NDIA, to help participants, their families and carers access the NDIS. LACs will help participants write and manage their plans and connect participants to mainstream services and local and community-based supports. They can help you manage your plan and get support and services.

## **Mainstream Services**

Services that are used by everybody, such as health, education, housing, and employment services. These services would not ordinarily be funded by your NDIS plan.

## **MyPlace**

This is the online 'portal' that you can access via your MyGov account. You can view and download current and previous plan copies in PDF format and other functions. If you have fortnightly transport payments allocated in your plan, you can upload or update your banking details via this portal also.

## **National Disability Insurance Agency (NDIA)**

The Commonwealth government organisation that delivers the NDIS.

## **National Disability Insurance Scheme (NDIS)**

This is the name of the scheme that provides the government funding in your plan.

## **NDIS Plan**

A written agreement worked out with you (the participant) stating your goals and needs, and the reasonable and necessary supports the NDIS will fund for you. Each participant has an individual plan. Your planner writes down a list of the things you need to reach your goals. Your plan states what money and support you will receive.

## **NDIS Plan Variation**

If your new plan has not yet been finalised by the NDIA and the plan reaches its 'end date', the NDIA applies an automatic 12-month variation to the end date of your plan and reinstates the previously approved funding until the new plan can be confirmed. The plan variation allows you to continue receiving support until the newly written plan comes into effect. You will not receive a new printed plan (or PDF plan on the portal) for a Plan Variation.

## **NDIS Plan Reassessment**

This is the newly written plan, provided by the NDIA delegate in response to the evidence and information provided (to either a Planner or LAC) at your plan reassessment meeting. This new plan will have a new start and end dates and will produce a new, printed plan that is posted to you and available on the portal (as a PDF). There is a period of time following receipt of the reassessed plan whereby you can lodge a request for this new plan to be reassessed again (usually 100 days), after which time generally you are deemed to have accepted the new plan funding for the duration.

## **NDIS Plan Auto-Rollover**

This is what occurs when you agree that your current plan funding has been adequate to meet your needs and you approve for the existing funding allocation to be auto-rolled over. This new plan will have a new start and end dates and will produce a new, printed plan that is posted to you and available on the portal (as a PDF). The approved funding is generally identical to your last plan, although the duration may change, and therefore the funding should adjust to reflect this. The same review entitlements apply as per an 'NDIS Plan Reassessment'.

## **NDIS Quality and Safeguards Commission**

The NDIS Quality and Safeguards Commission (NDIS Commission) is a new independent government agency created to improve the quality and safety of NDIS supports and services. For information about the NDIS Commission, refer to page 32 of this handbook.

## **Nominee**

A nominee can be appointed by the NDIA when it is not possible for the participant to make decisions for themselves.

## **Participant**

A person with a disability who has a NDIS plan.

## **Planner**

NDIS planners are employed directly by the NDIA and have a delegation to approve participant plans. This means they make decisions regarding supports that will be funded according to relevant NDIS legislation.

## **Provider**

Someone who has products or services to help you pursue the goals in your plan. You can choose your providers and change providers at any time, this is also known as 'choice and control'.

## **Registered Providers**

A disability support provider that has met the NDIS requirements for qualifications, approvals, experience, capacity and quality standards to provide a product or service.

## **Unregistered Providers**

A disability support provider that is not registered with the NDIS but can be engaged to provide services if your funding is plan-managed or self-managed.

## **Quote Required**

Where support is listed as 'quote required', the NDIA requires a quote to be sourced and lodged for consideration of funding allocation. Additional information such as a specialist report may also be required before funding can be made available in your plan.

## **Reasonable and Necessary (R & N)**

Reasonable means something fair. Necessary means something you must have. The NDIS funds reasonable and necessary support relating to your disability to help you live an ordinary life and pursue your goals.

## **Service Agreement (SA)**

A document that explains what support a provider will give you and how you will pay them.

## **Stated Supports**

Some supports in your plan may be identified as 'stated supports'. Any funding identified as such must be spent according to the instructions of the NDIA (usually for a specific service or product) and cannot be spent flexibly.

## **Support Coordinator (SC)**

A provider who is sometimes funded to assist with finding and implementing the supports you need (also known as a Coordinator of Supports).

## **Support Worker (SW)**

A support worker (or can also be known as a carer) supports a person living with a disability to go about day-to-day tasks, either through in-home support or to access the community.

## **Supplier**

A business that provides items to support participants, for example, equipment. Some suppliers are registered with the NDIA.

## **Unscheduled Reassessment**

This occurs when your plan is reassessed prior to the intended scheduled end date. This may be at your request (for example, due to a change in your circumstances) or the NDIA decides to reassess your plan earlier on its own initiative.

## 6. Further information

### 6.1 National Disability Insurance Agency (NDIA)

You can ring them directly:  
1800 800 110 (Monday to Friday)

You can visit the website:

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

Is English challenging for you?  
Do you speak a different language?

Call 13 14 50

Are you deaf or hearing impaired?  
You can use TTY.

Call 1800 555 677 and give the number  
1800 800 110

Is your speech hard to understand?  
You can use the National Relay System  
Speak and Listen.

Call 1800 555 727 and give them the  
number 1800 800 110

### 6.2 NDIS Quality and Safeguards Commission

NDIS participants have the right to be safe and to receive quality services from the providers and workers that they choose to support them under the NDIS.

The NDIS Quality and Safeguards Commission is an independent agency established to improve the quality and safety of NDIS supports and services.

The NDIS Commission regulates the NDIS market and handles complaints about the quality and safety of NDIS supports and services.

You can ring them directly:  
1800 035 544 (Monday to Friday)

You can visit the website:

[www.ndiscommission.gov.au](http://www.ndiscommission.gov.au)

Here is a link to a downloadable PDF 'Making a complaint':

<https://www.ndiscommission.gov.au/about/complaints>



### 6.3 Disability Advocacy

Peak Plan Management fully supports your right to have support from an independent advocate in your interactions with us.

If you require assistance finding an advocacy organisation, you can access the National Disability Advocacy Program.

You can email them:  
[disabilityadvocacy@dss.gov.au](mailto:disabilityadvocacy@dss.gov.au)

You can visit the Disability Advocacy Finder website:

<https://disabilityadvocacyfinder.dss.gov.au/disability/ndap>

### 6.4 Australian Human Rights Commission

The Australian Human Rights Commission works to promote the rights of people with disabilities and is building a more accessible, more inclusive community.

You can ring them directly:  
1300 656 419

You can visit the website:  
[www.humanrights.gov.au](http://www.humanrights.gov.au)



## 7. Helpful Links

### Setting up your access to the NDIS 'MyPlace' portal

This is a secure website portal on the Australian Government's myGov website where you (or a person you trust such as a nominee) can access your NDIS information. You can print your current plan, see all your funding, and link your bank account (for transport payments if applicable).

<https://www.ndis.gov.au/participants/using-your-plan/managing-your-plan/how-use-myplace-portal>

### Support Calculator

This is a handy calculator where you can calculate support hours in the various categories

<https://www.supportcalculator.com.au/>

### List of registered providers

This is a comprehensive list of individuals or organisations that are registered with the NDIA to deliver a support or product to a participant of the NDIS. You are also able to spend your plan funding on unregistered providers (and these are not listed on this link).

<https://www.ndis.gov.au/participants/working-providers/find-registered-provider>



## Purchasing Assistive Technology with your plan funding

This link includes information regarding the purchase of low, mid and high-cost assistive technology, what evidence is required, choosing a provider and other information.

<https://www.ndis.gov.au/participants/home-equipment-and-supports/assistive-technology-explained>

## NDIS Pricing Arrangements and Price Limits (previously the NDIS Price Guide)

This link provides access to the codes and definitions used to make payment of supports under the NDIS.

<https://www.ndis.gov.au/providers/pricing-arrangements>

## Using your NDIS Plan

Three participant booklets are available to support people with disability and participants throughout their NDIS journey, to learn more about the NDIS, prepare for a planning meeting and to implement their plan.

<https://www.ndis.gov.au/about-us/publications/booklets-and-factsheets>



## 8. FAQs

### **What is the Peak Plan Management Perpetual Service Agreement?**

When you requested to join up with Peak Plan Management, you will have been asked to sign a service agreement. Perpetual means that it does not have an end date, meaning there is no need to complete additional paperwork with each new plan. If you are happy with our service, our plan management will stay in effect indefinitely.

Our perpetual service agreement is usually dated using the start date of your NDIS plan. This is to allow us to process all invoices from the plan start date, regardless of when you signed up to use our service. If you prefer to use the 'sign up' date, then invoices dated prior to this date cannot be processed.

Our perpetual service agreement lists the schedule of support (what support we will provide to you), our responsibilities as your plan manager and your responsibilities as the NDIS participant or participant's nominee. It also details payments, changes to the perpetual service agreement (if required) and our cancellation policy.

You can request a copy of the Peak Plan Management perpetual service agreement from any of our team members or access it via our website: <https://www.peakplanmanagement.com.au/helpful-resources/resources>

### **Can I cancel plan management at any time?**

You have the right to terminate services with Peak Plan Management at any time. You must give us at least 14 days' notice if you wish to leave our services. A shorter time frame can be decided if both parties mutually agree and is subject to operational timelines. If either party seriously breaches the service agreement, the required notice period can be waived. You will be offered an exit interview, where we can discuss the reason for leaving and obtain feedback about how we can improve our service.

If you would like to leave us, please touch base on 1300 73 23 24. We are always happy to chat to see if we can support a resolution.

### **How do we manage problems?**

If you have a complaint or other form of feedback regarding any of your service providers, there are several options you can choose to take your matter further.

## Complaint about a provider

If you have a complaint about one of your service providers, and it relates to invoicing, we encourage you to:

1. Communicate concerns with the provider in the first instance. Most misunderstandings or errors in invoicing are resolved easily and this keeps open communication between yourself and the provider
2. If this does not resolve the situation, we can communicate on your behalf to request further information, refund of payment, or take appropriate action according to the circumstances
3. If the situation cannot be resolved, as plan managers we have no further power to force an outcome so if either party wishes to pursue the complaint, you have the option to take up your concern through the NDIS Quality and Safeguards Commission or the NDIA.

If you have a complaint about one of your service providers, and it relates to service delivery, we are not able to support you directly, we suggest you communicate concerns with the provider in the first instance but if the situation cannot be resolved, you have the option to take up your concern through the NDIS Quality and Safeguards Commission or the NDIA. See page 32 for contact details.



## 9. Feedback and Complaints

Compliments, complaints, and other forms of feedback provide Peak Plan Management with valuable information relating to your level of satisfaction with our services, it also provides us with an opportunity to improve our service.

We encourage feedback on the services we provide, both positive and negative. Whether a compliment or a complaint, your feedback will be treated with confidentiality and sensitivity. Formal feedback and complaints can be lodged:

- Directly with a staff member
- By submitting a completed feedback and complaints form. You can request this form from a staff member either verbally or via email, and submit to our Complaints Officer;

Address: PO Box 1277, Bakery Hill VIC 3354

Phone: 1300 73 23 24

Email: [peopleandculture@peakplan.com.au](mailto:peopleandculture@peakplan.com.au)

Web: [www.peakplanmanagement.com.au](http://www.peakplanmanagement.com.au)

Your feedback will be formally acknowledged within two business days. Peak Plan Management aims to resolve all complaints and grievances as quickly as possible. Complaints can also be made directly to the NDIS Quality and Safeguards Commission. See page 21 for contact detail.

### **How do we manage incident reporting?**

As a registered NDIS provider, Peak Plan Management is responsible for preventing, responding to, and managing incidents. Our incident management system includes procedures for identifying, assessing, recording, managing, resolving, and reporting incidents. Peak Plan Management record all incidents to ensure we respond appropriately and take steps to prevent such incidents from happening again.

If an incident was to occur while our staff or contractors are providing you services, we will focus on any immediate needs you may have and ensure your immediate safety is paramount. Our staff members will report the incident to management so that the appropriate support and action is provided.

The incident will be investigated and analysed, and we will follow NDIS (Incident Management and Reportable Incidents) to ensure the likelihood of the incident not re-occurring. Peak Plan Management will ensure that you are kept informed throughout the investigation and provide you with information on what actions were taken.

## How do we manage your privacy and confidentiality?

Peak Plan Management values and respects the privacy, confidentiality and dignity of our participants and their families, and our team. We collect, use, protect and release personal information in full compliance with all relevant State and Federal privacy legislation.

Peak Plan Management will only collect information necessary for safe and effective service delivery. We will only use the information for the purpose it was collected and secure it safely.

You can request Peak Plan Management's full Privacy Statement from any of our staff members or access it via our website: <https://www.peakplanmanagement.com.au/privacy-policy>



# 10. Rights and Responsibilities

## What are your rights and responsibilities?

Peak Plan Management aims to uphold the rights of people with disabilities, including the right to dignity and respect, and to live free from abuse, exploitation, and violence.

As a client of Peak Plan Management, you have the right to:

- Exercise choice and control in the service you receive
- Be treated with respect and dignity
- Participate in, and make informed decisions about your service
- Receive services independently, with a carer, family member, friend, advocate, or interpreter
- Take reasonable risks (Dignity of Risk)
- Have your concerns and complaints responded to in a timely manner
- Lodge a formal complaint if you are not satisfied with the response received
- Only have your personal and sensitive information shared if you give consent
- Be treated in a sensitive and non-discriminatory manner that considers your cultural needs.

Peak Plan Management has zero-tolerance for abuse, neglect, and fraud, if you have any concerns in this regard, you should immediately speak to a team member. Peak Plan Management recognises the role of carers, family members, friends, and advocates in upholding the rights of people with a disability.

## Respect

"We strive to always listen and understand the goals you would like to achieve."



As a client of Peak Plan Management, you have the responsibility to:

- Verify the availability of NDIS funding in your plan budget prior to engaging a provider or receiving any support under your plan;
- Accept responsibility for determining whether support is “Reasonable and Necessary” and agree that, if the NDIA determines that support does not meet the “Reasonable and Necessary” criteria you may be required to repay the NDIA for the item or support;
- Accept communication from an authorised third party, if required, for regulatory or auditing purposes, and further agree to have your records reviewed;
- Treat our staff with courtesy and respect;
- Inform our staff immediately regarding any concern you have about services;
- Accept responsibility for all purchases made. Where you wish to purchase supports and services that may be considered an everyday expense, you are responsible to obtain supporting evidence from an allied health professional and provide this information to the NDIA if requested;
- Inform us immediately if your current plan is suspended or replaced by a new plan, or you cease to be a participant in the NDIS; and
- Advise us of any changes to personal contact details (address, telephone contact or preferred contact person, ie who we can speak to);
- Show respect to our team at all times;
- Advise us if there is a public advocate or guardian appointed for you or if you are connected with child protection. Peak Plan Management is required to seek consent to provide services.

## What are our responsibilities?

In addition to our responsibilities as your financial intermediary, we uphold your rights and responsibilities in all aspects of our service delivery, and are committed to:

- Facilitate effective communication via emails, phone calls, the Careview Advantage app, our website and other formats as applicable;
- Treat you with courtesy and respect and deliver our services in a fair, equitable and transparent manner;
- Listen to your feedback and resolve problems quickly;
- Protect your privacy and confidentiality;
- Operate within NDIA guidelines, according to the NDIS Guide to Plan Management, which can be found: <https://www.ndis.gov.au/participants/creating-your-plan/ways-manage-your-funding/plan-management>
- The safety of all our clients, and adhere to a strict Code of Conduct and according to Child Safe Standards <https://www.childsafespecialists.com.au/our-purpose/royal-commission/>

# 11. Why Peak Plan Management?



Fast payment  
turnaround



Always talk to a  
person



Personalised  
support and local  
knowledge



Monthly email reports



Free online app



National Coverage

We are a referral-based company and appreciate your recommendation.

If you are happy, please tell others, if you are not, please tell us.

We appreciate the opportunity to improve any aspect of our service.

[www.peakplanmanagement.com.au](http://www.peakplanmanagement.com.au)



Here at Peak Plan Management, we value, foster and celebrate diverse communities. We are committed to ensuring that people from all walks of life feel welcome and valued within our organisation. We endeavor to acknowledge our own unconscious bias, in order to listen to and learn from those who live a minority experience.