You Have an NDIS Plan — Now What?

A practical guide for new NDIS participants

Receiving your first NDIS Plan is a significant milestone. It means the National Disability Insurance Agency (NDIA) has approved funding to help you access supports that improve your independence, wellbeing, and participation in everyday life. But for many people, the plan itself can feel like the start of a whole new set of questions: What do these categories mean? How do I choose providers? How do I actually use the funding? This guide walks through the key things to understand once your plan has been approved.

Understanding Your Budget Categories

Most NDIS plans are broken into three main budget categories. **Core Supports** funds everyday activities such as personal care, transport, consumables, and social and community participation. It is generally the most flexible category, meaning funding can often be moved between support types within Core (though not always across other categories). **Capacity Building Supports** funds services designed to help you build skills and independence over time — for example, support coordination, therapy, or employment support. This funding must be used for its intended purpose and cannot usually be redirected elsewhere. **Capital Supports** funds larger items such as assistive technology, equipment, or home modifications, and usually requires quotes before it can be used.

Choosing How Your Plan Is Managed

One of the first decisions to make is how your plan will be managed financially. You can choose **self-management**, where you pay providers directly and claim reimbursement, giving you the most flexibility and access to both registered and unregistered providers. **Plan management** uses a third-party plan manager to pay invoices on your behalf, while still allowing access to unregistered providers. **NDIA-managed** plans are administered directly by the agency, but limit you to using only NDIS-registered providers. Many participants choose a combination of these options across different parts of their plan.

Finding and Engaging Providers

Once you understand your funding, the next step is finding providers who can deliver the supports you need. It's worth asking potential providers about their experience, their approach to person-centred care, their availability in your local area, and how their pricing compares to NDIS price limits. You are not required to use the first provider you speak to, and you're entitled to change providers at any time if a service isn't the right fit.

Keeping Track of Your Plan

It's a good idea to regularly check your plan's utilisation through the myplace participant portal or the NDIS app, so you know how much funding remains in each category and can plan ahead before your plan's review date. Keeping simple records of the supports you've used and how they've helped you can also make your next plan reassessment much smoother.

How Fiora Healthcare Can Help

Starting a new NDIS plan can raise a lot of questions, and you don't have to work through it alone. Our Albany-based team supports NDIS participants across the Great Southern region with personal care, daily living assistance, community nursing, and community participation. If you'd like help understanding your plan or connecting with the right supports, we're happy to have a friendly, no-obligation conversation.

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