

# An Overview of the Australian National Disability Insurance Scheme

## What is the NDIS?

The National Disability Insurance Scheme (NDIS) is a nationwide insurance program for severely disabled Australians. Launched in July 2013, NDIS provides these individuals with guaranteed lifetime support, financing all of the essential services they require (including housing) as determined by a needs-based assessment. The program will be uniform across the country, which means clients with similar levels and types of disabilities receive consistent access regardless of where they live or which agency they receive services from.



## Why was the NDIS needed?

This program was proposed as a solution to challenges similar to what Canada's disability sector is now facing: inconsistent and ineffective support systems from state to state, citizens with disabilities living in unacceptable conditions, increasing frequency of families and individuals in crisis, and the realization that disability can affect anyone, therefore *everyone* should be protected.

## What were the steps to form a movement in support of the NDIS?

The first task was unifying a fragmented group of stakeholders, and bringing individuals from family groups, service agencies, and consumer advocacy groups together to form a coalition with one voice. Coalition members agreed to put differences in priorities aside to advocate together for **10 non-negotiable aspects of a national insurance program**:

1. Designed to fill the disability supports gap in Australia's social safety net.
2. Aims to remove barriers to the full social, economic, and cultural participation of individuals living with disabilities and their families.
3. Reframes disability support as an economically responsible investment rather than charity.
4. Focuses on early intervention and sustained support to produce better long-term outcomes.
5. Relieves families of unpaid care work and of being primarily responsible for providing disability supports to loved ones.

6. Offers person-centred funding.
7. Covers cost of regular care, support, therapy, equipment, residential needs, and training (personal care, life skills, employability).
8. Provides choice to individuals and families in regards to how funding for supports is managed (indirect vs. direct funding).
9. Offers equitable levels of support to individuals with a similar type/severity of disability.
10. Available to all Australians who are born with or acquire a long-term disability.

This coalition mounted the “Every Australian Counts” campaign, an intensive two-year initiative that featured mass education about the disability sector crisis via online media and grassroots organizing to lobby members of parliament to support the creation of a national insurance program.

The entire Every Australian Counts campaign was financed by less than \$5 million, with funding received from coalition member organizations, foundations, businesses, and individuals. A core office was formed with 4 full-time and 3 part-time staff to provide information, resources, and communications support for volunteer, grassroots advocates (organizations, families, and individuals).

### **Why did people support the NDIS?**

Both politicians and the general public were attracted to the program by economic and moral arguments. Advocates argued sustained, preventative support was more cost effective than crisis intervention. Further, Australian citizens deserved to know they would be protected in the event that they (or someone they care for) acquired a long-term disability.

Once a good level of political support was generated, a highly-regarded government economic and policy think tank, the Productivity Commission, was asked to conduct a national enquiry and feasibility study. After 18 months of consultation and economic modeling, the Commission released a report highlighting the following:

- Australia spent much less than other OECD countries on disability supports;
- Australia could save a substantial amount by coordinating services to minimize overlap;
- Access to services between individuals with similar levels/types of disabilities, regardless of location, could be standardized and equitable;

- With necessary supports in place, there would be increased economic productivity (family members would be freed up for work and individuals living with disabilities would be better equipped to work);
- “Risk-pooling” (small, incremental contributions from the large number of Australian citizens living without severe disability) could massively improve quality of life for the small number of citizens living with severe disability; and,
- Up-front investment in lifelong supports would be more cost effective than issuing high-cost supports once individuals and their families had reached a point of crisis.

With supporting economic data, horror stories of family crises, mounting constituent concern, and the basic fact that government has a responsibility to protect *all* citizens, politicians of all stripes were easily convinced that a national insurance program was the solution. Legislation for the NDIS passed through parliament with unanimous support – not one politician voted against it.

### **How is the NDIS being implemented?**

To implement the NDIS, a separate government agency – the National Disability Insurance Agency – was formed. The agency is responsible for assisting service providers, families, and consumers through the transition from the old support system to the new NDIS.

The NDIS is currently being rolled out in stages across Australia’s states and territories and will be fully implemented in 2019. The NDIS will eventually cover approximately 410,000 Australians (about 1.8% of the total population) at an estimated cost of \$6.5 billion annually (almost doubling previous expenditure to support those with disabilities). In spite of a delay in the national implementation schedule, the program has maintained strong bipartisan and popular support.

For more information on the Australian National Disability Insurance Scheme visit: [www.ndis.gov.au](http://www.ndis.gov.au)