

Participant Guide. Getting started with nib Thrive Plan Management.

Helping you navigate your NDIS plan with confidence.

nib | Thrive PLAN MANAGEMENT

July 2026

Welcome to nib Thrive Plan Management.

At nib Thrive Plan Management we are passionate about helping you achieve your goals and thrive. We're your partner in navigating your NDIS plan, with our experienced team of professionals providing the guidance, support and service you need to get the most from your NDIS budget. We're here to handle the paperwork, so you can focus on what matters to you.

Who are we?

We're more than just plans and payments.

nib Thrive Plan Management is backed by nib group, with over 70 years of experience in keeping Australians healthy and connecting our community with health and wellbeing services. At Thrive, we aim to help people achieve better health and wellbeing by providing quality, supportive and accessible plan management services, so you can plan with confidence. Our experienced team supports those navigating the NDIS by managing budgets, handling invoice payments and ensuring providers stay well-informed.

Our friendly team of experienced NDIS professionals are ready to support you in reaching your unique goals. We understand that everyone has different goals, that's why we put your needs first and offer a people first approach to help manage your NDIS funds.

You can learn more about us at **nibthrive.com.au**



Getting started with nib Thrive Plan Management

Follow the steps below to get started with nib Thrive Plan Management:



Step 1: Set your password to the Thrive Portal

An account has been made for you using your email address. You will receive an email with a link to set your password. Click the link in the email and follow the prompts. If you can't log in or haven't registered an email address and would like to use the Thrive Portal, please contact our team at **enquiries@nibthrive.com.au** or call **1800 999 333**.

Step 2: Log into the Thrive Portal

Once you have set your password to the Thrive Portal, you can log in to access your dashboard. In the Portal, you have access to your NDIS plan overview, invoicing, and budget information. For further details on using the Thrive Portal, please refer to the next page of this booklet.





Step 3: Update your providers

Please let your providers know that nib Thrive Plan Management is now your plan manager. You or your providers can send us invoices directly by emailing **claims@nibthrive.com.au** or submitting through the Thrive Portal.

Step 4: Submit and approve invoices

Submitting your invoices has never been easier. Here's how it works at nib Thrive Plan Management.

1. A provider creates an invoice after delivering their services.
2. You, your provider, or your authorised representative can upload the invoice to the Thrive Portal, or the invoice can be emailed to **claims@nibthrive.com.au**
3. There are two ways invoices are then authorised:
   a. A ***standing authority*** is where you can choose to tell us to always pay your invoices to a certain provider, or all of your providers. If you have set up standing authority for the provider, the invoice will be assessed and submitted for payment. We will confirm with you when payment is made. If you want to stop payment of an invoice, you will need to tell us within 24 hours of our confirmation that the invoice has been paid.
   b. A ***manual authority*** is where you choose to authorise each invoice before we can make payment. If you choose to manually authorise your invoices, after assessing the invoice, we will contact you to provide approval either via the Thrive Portal or email. We will try to contact you to confirm payment of the invoice within three business days. If we don't hear from you within this timeframe, we will pay the invoice on your behalf.
4. nib Thrive Plan Management will submit the claim to the National Disability Insurance Agency (NDIA) and have funds deducted from your NDIS budget once the claim has been processed.
5. Once the NDIA releases funds from your NIDS plan, we will pay your provider and send them a remittance advice.

Thrive Portal

The Thrive Portal allows you to manage your budget and submit invoices.

To log into the Thrive Portal for the first time click the link on your welcome email and follow the prompts.

1. Click the link
2. Enter your email address and set a new password
3. Confirm your details with an authenication code that will be sent either via text message or email
4. You're ready to log in!

What can you do in the Thrive Portal?

- View NDIS plan
- Track spending
- Check claim history
- Submit invoices
- See itemised category breakdowns
- Approve invoices
- View invoice status
- Access on any device 24/7
- Manage NDIS providers
- Download monthly statements
- Set up automatic or manual invoice approval

You can log into the Thrive Portal at any time at **gateway.nibthrive.com.au** (hint: bookmark this page for quick access in the future)



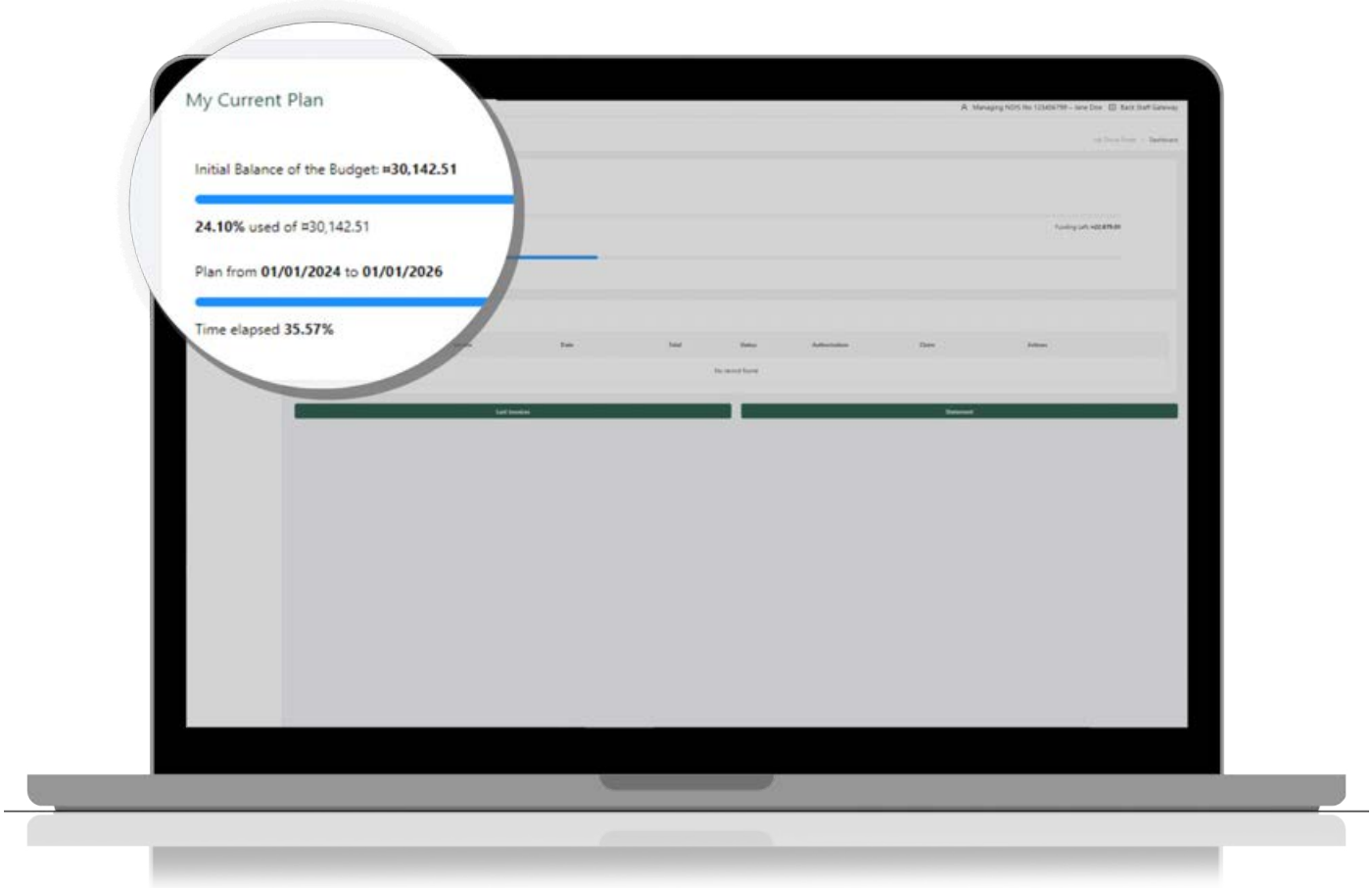
Quick Guide to the Thrive Portal

Your Dashboard

Your personalised dashboard gives you all the information you need for your current plan, including:

- Your initial NDIS plan budget amount
- The percentage of funding that has been spent, and how much is left to spend
- Your NDIS plan dates and how far into your current plan you are

At the bottom of your dashboard the items that may need your authorisation are listed. You can view the details of invoices that require your attention and approve or download them. Under this section you can quickly navigate to the latest invoices or your monthly statements.

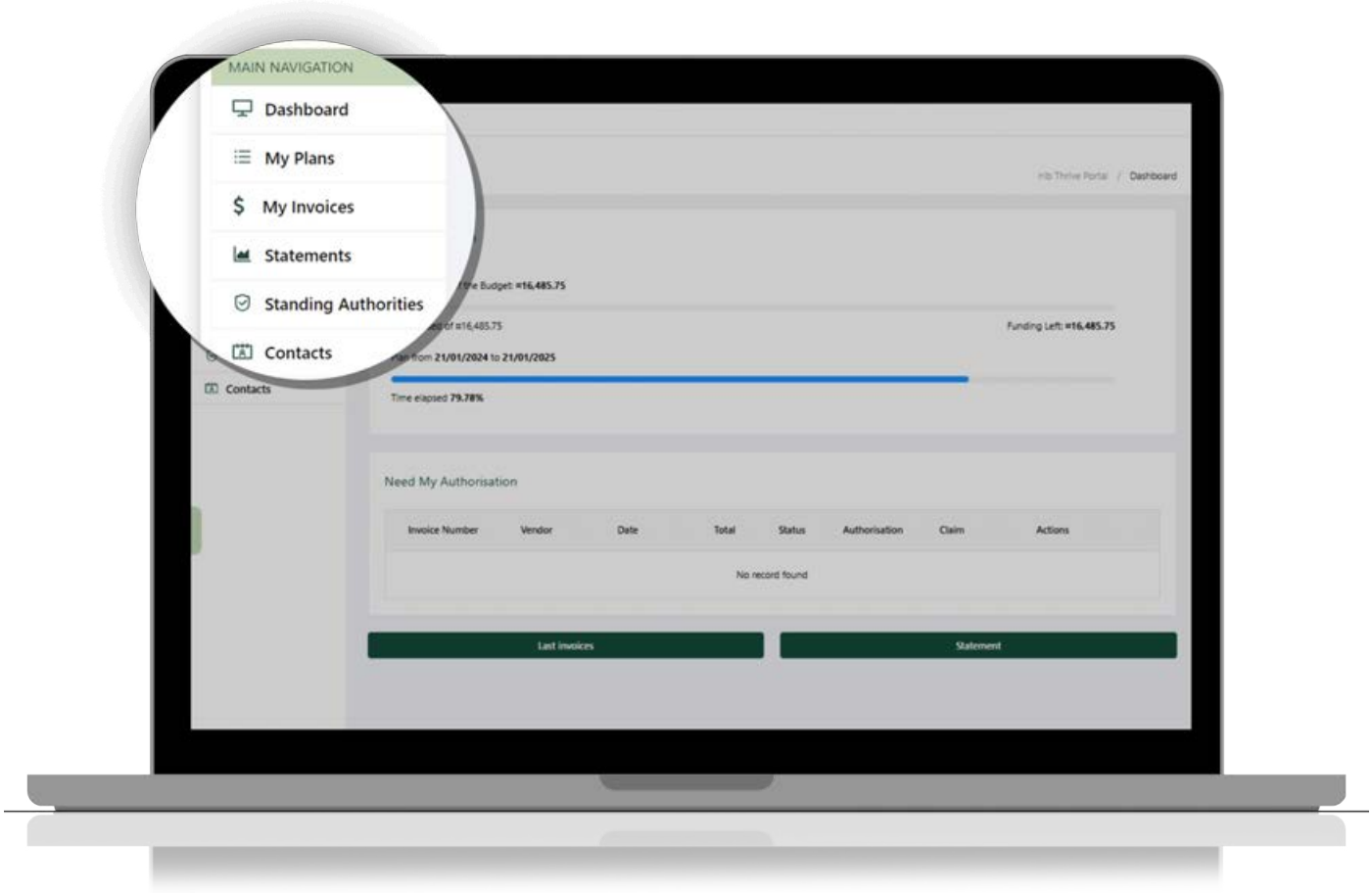




Main Navigation Menu

The main navigation menu is the starting point for anything that you are looking for in the Portal. Some of the things you can do or see in the Portal are:

- View details of current or previous NDIS plan – ***My Plans***
- Submit a new invoice – ***My Invoices*** and select ***Quick Upload***
- View previously submitted invoice – ***My Invoices***
- Download a statement – ***Statements***
- Add, delete or modify standing authority – ***Standing Authorities***
- Add, delete or modify a contact – ***My Contacts***





Need help with the Portal?

If you would like more information on the Thrive Portal, visit **nib.com.au/thrive/portal-help**.

Choosing a Provider

Choosing an NDIS provider who meets your needs is essential to ensure that you receive support that helps you achieve your goals. The right provider will not only meet your specific needs but will work with you in a way that makes you feel comfortable and respected. Here is our guide to making the right choice:

Is your provider NDIS registered?

A good place to start is to check that a provider is registered with the NDIS. You can check a provider's registration by searching for their ABN in the **NDIS Provider Register**.

Consider their experience and expertise

Look for providers who have experience in delivering the specific services you need and consider asking other NDIS participants for recommendations or reading reviews to get a sense of their quality of service.

Check for flexibility and personalisation

Your needs and goals may change over time, so make sure to choose a provider who is flexible and willing to adapt to those changes. A good provider will work with you to adjust your support as needed to ensure that you continue to receive the best possible care.

Don't be afraid to ask questions

When meeting with a potential provider don't be afraid to ask questions. Some questions you might ask them are:

- How long have you been providing NDIS services?
- What does your support process look like?
- Have you worked with participants with similar needs to mine?
- How will your services or support help me work towards my goals?



Making a claim

When making a claim on your NDIS plan you should first make sure that what you're claiming is considered 'reasonable and necessary'. Understanding what is 'reasonable and necessary' can help determine what support you may need in your plan and what you may be able to claim.

How does the NDIS define 'reasonable and necessary'?

Reasonable – a service or item that is considered to be fair.

Necessary – a service or item you need because of your disability.

On 3 October 2024 the government released new legislation that outlined changes to the NDIS. These changes aim to improve the NDIS experience for participants by providing clearer parameters for what is and isn't 'reasonable and necessary'.

While each claim and case is different, the NDIS generally will allow claims that support capacity building, increased independence, and support access and participation in community activities.

A full list of supports funded by the NDIS can be found at **ourguidelines.ndis.gov.au/would-we-fund-it/what-does-ndis-fund**



Why is it important to track funding?

Tracking your funds helps you to make the most out of your plan and ensure that your support lasts throughout the year. Your NDIS plan is designed to help you achieve your goals so keeping a close eye on how your funds are being spent allows you to make sure your budget is being spent in a way that benefits you the most.

Avoid overspending or running out of funds

One of the biggest reasons to track your funding is to avoid the risk of running out of budget before the end of your plan. If you don't regularly check how much you have spent, you might unknowingly exceed your budget, which could leave you without necessary supports later on. We have made tracking your budget simple with the Thrive Portal. **Log in to view your budget dashboard**. If you would like to set up an account to access the Thrive Portal, contact us on **1800 999 333** or email **enquiries@nibthrive.com.au**

Stay on top of your spending

By regularly reviewing your spending, you can stay on top of where your funding is going and quickly catch any mistakes, such as overcharges or incorrect billing. It is easier to fix mistakes when you catch them early. Monitoring your budget and invoices helps to keep your plan running smoothly.

Empowering you

Keeping track of your funding can help to empower you to make decisions and stay in control of your NDIS plan. By being aware of what supports are being charged to your plan you can make sure that all claims align with the NDIS guidelines. Knowing where your funds are going can give you peace of mind that your NDIS funds are being used in the right way to support your needs.



We're here to help.

Our team of experienced plan managers are here to help. We're available 9am – 5pm (AEST), Monday to Friday to assist you with paying invoices, tracking your funds, working with providers, and supporting you to achieve your goals.

We're here to help make your plan work for you, offering personalised guidance every step of the way.

Contact us

Call: **1800 999 333**

Email enquiries: **enquiries@nibthrive.com.au**

Email invoices: **claims@nibthrive.com.au**

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nibthrive.com.au 1800 999 333

nib Thrive Plan Management is an NDIS Registered Plan Management Provider.
Provider Registration Number: 4050033778

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