nib Thrive Participant Handbook.

nib Thrive

December 2024

Contents

1. Important Information

1.1 About nib Thrive

Since 1952, nib has connected the buyers and sellers of healthcare services and products within our community.

We know there are few greater opportunities for us to have a meaningful social impact than in keeping people healthy and supporting people with disabilities.

We plan to do this through innovative, human and digital solutions to make a difference to people who are looking for convenience, accessibility, and inclusion.

1.2 About NDIS and Plan Management Supports

Plan management is a type of disability service funded through the National Disability Insurance Scheme (NDIS). The overarching function of plan management is to assist and support NDIS participants to manage their NDIS plan funding. Plan management can support participants by:

- managing and monitoring a participant's budget.
- managing a participant's NDIS claims and disbursing funds to providers for delivered services.
- providing regular statements to a participant showing their plan's financial status, including prompt notifications of over or under utilisation.
- offering increased choice and control to a participant over plan implementation and utilisation through additional plan financial assistance.

Participants can also receive advice from plan management providers about how to best utilise their NDIS plan funding which can assist in building a participant's financial capacity and knowledge.

2. Your Rights and Responsibilities

At nib Thrive, we strive to provide professional, respectful, and caring service, designed to help take the stress out of managing your NDIS funds. An important part of this is acknowledging and upholding your rights and responsibilities as an nib Thrive participant.

2.1 As an nib Thrive Participant You Have the Right to:

- be treated in a professional, courteous, and caring manner that respects and appreciates differences related to race, ethnicity, national origin, gender, sexual orientation, religion, personal values, age, disability, and economic or veteran status.
- have your rights recognised in accordance with the United Nations, Australian, State, and Territory Human Rights framework.
- access supports that are free from violence, abuse, neglect, exploitation, or discrimination.
- choose to use or not use our service.
- service provision that responds to your needs and supports you to make informed decisions with the supports you receive.
- make a complaint about our service and expect it to be investigated appropriately and confidentially.
- access to, and use of external supports such as interpreters and advocates.
- actively participate in the development and provision of our services.

2.2 As an nib Thrive Participant, You Have a Responsibility to:

- inform us immediately if your NDIS Plan changes, you are no longer a NDIS participant, if any personal details or other circumstances change.
- work with us to make sure our supports meet your needs and treat us with courtesy and respect.
- report payment disputes to us. While utilising your plan to receive support, there may be situations where you disagree with the cost of an invoice. If this happens, it is important that you notify us as soon as possible so we can stop payment, or only make part payments where appropriate. It is important in these circumstances that you understand the service agreement you have made with your service providers.
- accept responsibility for all payments made, based on your approval or that of your authorised representative. It's important to be aware that should the NDIS deem that a payment has been made which does not meet their requirements, you may be requested to repay these funds. Any payment you later determine to be unauthorised will need to be recovered from the provider, by you, and returned to your plan funds. Where you have opted to not apply "automatic approval" for your invoices and have chosen manual approval you will be required to approve these invoices within three days. We will seek your approval via your participant portal, email or phone. If you do not approve within three days these will be automatically paid (refer to section **10.3 Claims and Payment** for more details).

3. Code of Conduct

All staff and contractors who work for nib Thrive are trained in and abide by the NDIS Code of Conduct. We will:

- act with respect for individual rights to freedom of expression, self-determination, and decision-making in accordance with relevant laws and conventions.
- respect the privacy of people with disability.
- provide supports and services in a safe and competent manner with care and skill.
- act with integrity, honesty, and transparency.
- promptly take steps to raise and act on concerns about matters that might have an impact on the quality and safety of supports provided to people with disability.
- take all reasonable steps to prevent and respond to all forms of violence, exploitation, neglect, and abuse of people with disability.
- take all reasonable steps to prevent and respond to sexual misconduct.

4. Your Privacy

We are committed to providing quality services to you, and we respect and support your right to privacy, confidentiality, and access to personal information. We want you to know about and understand how we manage your personal information.

We have adopted the Australian Privacy Principles (APPs) outlined in the *Privacy Act 1988 (Cth)* (the Privacy Act). The APPs govern how we collect, use, disclose, store, secure, and dispose of your personal information.

You can find the Australian Privacy Principles on the Office of the Australian Information Commissioner's website:
oaic.gov.au/agencies-and-organisations/guides/app-quick-reference-tool

For detailed information on how we classify, collect, store, and use your personal information and handle consent please review our privacy policy at **nib.com.au/docs/thrive-privacy-policy**.

If you would like a copy of our privacy statement in hard copy format, please email us at **enquiries@nibthrive.com.au** or phone us on **1800 999 333**. We will send it to you without charge.

5. Feedback and Complaints

nib Thrive actively supports your right to provide feedback or make a complaint about the service we provided you.

We want our systems to be as accessible and user friendly as possible, and we welcome any ideas or feedback you have that will help improve the way we work.

We encourage you to provide feedback if you do not like the way we do things or if you disagree with a decision we have made. Your feedback helps us make our service better for you and for other people.

We take all complaints seriously and we do our best to resolve them.

We deal with complaints promptly, fairly, and without retribution. 'Without retribution' means you will not lose services or be treated negatively because you make a complaint.

We will keep your complaint confidential.

Only relevant people within nib Thrive will know about your complaint.

We will only tell other people about your complaint if we have your permission to do so.

The only time we will tell anyone about your complaint without your permission is when we believe that someone is at risk of serious harm or if we believe a criminal offence has occurred.

5.1 How to Make a Complaint

Tell us about it

We want to make it easy for you to give us feedback or make a complaint. You can choose to make a complaint anonymously. You can contact us to make a complaint by:

- calling us on **1800 999 333**
- emailing us at enquiries@nibthrive.com.au
- writing to us at **nib Thrive, Locked Bag 2010, Newcastle 2300**

Tell someone else about it

You can also speak directly to another organisation about your complaint if you would prefer. These services are free and confidential to assist people to resolve a complaint.

National Disability Insurance Agency (NDIA)
1800 800 110
ndis.gov.au/contact/feedback-and-complaints/contact-and-feedback-form

NDIS Quality and Safeguards Commission
1800 035 544
ndiscommission.gov.au/contact-us/makeacomplaint

Commonwealth Ombudsman
1300 362 072
ombudsman.gov.au/How-we-can-help/australian-government-agencies-and-services/national-disability-insurance-scheme

Australian Human Rights Commissioner
1300 369 711
humanrights.gov.au/complaints/make-complaint

5.2 Feedback and Complaints

If you need assistance to lodge a complaint, the following services can help:

National Relay Service - TTY
1800 555 677

National Relay Service – Speak and Listen
1800 555 727 and request 1800 035 544 (NDIS)

TIS National
131 450

Aboriginal interpreter
Speak with LAC, support coordinator or Remote Community Connector representative

Advocate Services
Visit the 'Ask Izzy' website to search for independent Disability Advocacy providers in your area.
Visit **askizzy.org.au/disability-advocacy-finder**

6. Disability Advocates

Disability advocacy is acting, speaking or writing to promote, protect, and defend the human rights of people with disability.

Disability advocates may support and speak up for themselves, another person, or a group of people with disability. They work through issues that have an adverse effect on rights for an individual or group, or on a society-wide level.

You have a right to access an advocate to assist you with your complaint. For further information refer to the NDIS ndiscommission.gov.au/participants/how-advocate-can-help-you.

7. How We Manage and Report Incidents

nib Thrive fosters a culture that supports identifying and reporting incidents, helping to make sure we are aware of all incidents that occur. We use information about incidents to improve the way we work and to ensure the safety of services to people with disability.

Our incident management and reporting process follows the NDIS Incident Management Guidelines. To learn more visit **ndiscommission.gov.au/providers/registered-ndis-providers/reportable-incidents-0**

All incidents that happen while delivering plan management services will be responded to promptly, recorded, and managed in our incident management system. This includes actions to ensure the safety and wellbeing of people with disability and staff. All incidents are appropriately assessed or investigated.

7.1 Reportable Incidents and Reporting to the NDIS Commission

We report incidents, including alleged incidents, that happen when providing plan management services ('reportable incidents') to the NDIS Quality and Safeguarding Commission (the NDIS Commission) when they involve:

- the death of a person with disability.
- serious injury of a person with disability.
- abuse or neglect of a person with disability.
- unlawful sexual or physical contact with, or assault of, a person with disability.
- sexual misconduct, committed against, or in the presence of, a person with disability, including grooming of the person with disability for sexual activity.
- use of a restrictive practice with a person with disability, where the use has not been authorised through a behaviour support plan.

While these types of incidents are unlikely to occur when delivering plan management services, our staff still understand the importance of reporting and the timeframes that must be met.

Our Directors are responsible for reporting to the NDIS Commission and following the process on the 'My Reportable Incidents' page in the NDIS Commission Portal.

We notify the NDIS Commission within the required time frame of the reportable incident occurring, or of becoming aware of the incident. The use of restrictive practices that have not been authorised through a behaviour support plan must be reported within five business days.

We will implement any guidance or actions required by the NDIS Commission following a reportable incident.

8. How We Manage Infection Risks

It is important that we act in a way that keeps ourselves and others safe.

8.1 Preventing and Managing Infection

The risk of an nib Thrive employee spreading an infection to participants is very low as we usually contact you by phone or email – in person contact is rare. That said, we also work hard to keep our staff safe so that we have the resources to continue delivering services to you without interruption.

We provide training, procedures and other resources to all staff so they know how to prevent and manage infection.

8.2 Business Continuity

We have looked at the types of risks that may stop or interrupt our service delivery and have put things in place to make sure we maintain prompt response and high standards. This includes short term service disruption when staff are sick or need to isolate.

Some of these actions include:

- educating staff in avoiding and preventing infection.
- providing hand sanitiser, disinfecting wipes, face masks, and other materials for staff to keep the workplace free from infection.
- providing RATs to staff if they become unwell while in the workplace, and clear processes for keeping other staff safe if they do.
- providing equipment so staff can continue working from home on a regular basis, and reducing the number of staff onsite.

9. Participant Onboarding

There are many ways you can join or learn more about nib Thrive. Our friendly team is available between 9am-5pm, Monday to Friday to answer your questions and assist you in joining. You can contact us by:

Website: submit a join form to sign up with nib Thrive for Plan Management at nib.com.au/thrive/join/participant

Email: contact us at enquiries@nibthrive.com.au

Phone: call us on **1800 999 333**.

Local Area Coordinator (LAC): If you chose nib Thrive as your Plan Manager through your LAC (for PACE participants only), we'll contact you to onboard you to nib Thrive.

When we receive your request to work with us, one of our friendly team members will contact you to discuss:

- your preferred way for us to contact you, such as phone, email or face-to-face.
- if you would like someone to support you for your Participant Establishment Meeting.
- finding the best time to meet.
- your authorised representative and their level of authorisation.

9.1 Welcome Pack

After our nib Thrive onboarding consultant contacts you and you choose to sign up to nib Thrive plan management services, you will be sent a Welcome Pack. This pack contains key information to help you prepare for your Participant Establishment Meeting.

Your Welcome Pack will include your nib Thrive Service Agreement which contains information about:

- your NDIS Plan
- schedule of supports
- how you can change or end your Service Agreement with nib Thrive
- how to lodge feedback or complaints
- your rights and responsibilities
- our responsibilities
- authorised representatives

You will need to return the signed Service Agreement in writing or by providing verbal consent to nib Thrive during or before your Participant Establishment Meeting.

9.2 Participant Establishment Meeting

Your Participant Establishment Meeting helps us to better understand your needs and goals, ensuring your choice and control is at the forefront of any services we provide.

What we need from you:

- a signed Service Agreement (signed or verbal consent)
- a copy of your NDIS Plan
- you, and if required, your support coordinator, authorised nominee or support person to attend a meeting with your Plan Manager

In your Participant Establishment Meeting we will discuss (where applicable):

- your Service Agreement, including answering any questions you have.
- authorised representatives including what they can and can't do on your behalf.
- your goals and how we can help you achieve them.
- what an automatic approval is versus a manual approval and what they both mean for your payments.
- Service Agreements with your providers.
- timeframes for you to advise your providers when they can expect to be paid.
- how you intend to use your funds.
- your preferred method of contact.
- your monthly statements.
- ongoing Plan Manager meetings.
- what we can and can't do for you on your behalf.
- transferring from another Plan Manager (if relevant).

We appreciate there is a lot of information to consider. As part of your Participant Establishment Meeting, you and your Plan Manager may choose to set up another meeting to go over any questions you have, or you might choose to set up another meeting following the first time a provider submits an invoice for payment.

10. Plan Management

Our role is to support NDIS participants who have approved Plan Management funding in their plan.

This means we can support you to manage your NDIS plan and funding. Part of this support is to:

- manage your funding and budget.
- claim the payment for your supports through the NDIS portal.
- help you pay the service providers who give you supports.

10.1 Managing Your NDIS Funds

As a Plan Manager we are responsible for ensuring that invoices are paid for the right categories and pricing guidelines within in your NDIS Plan.

The below Categories are for all participants who are not yet enrolled in the NDIS PACE system.

Purpose	Outcome Domain	Support Category
Core	Daily Living	01 Assistance with Daily Life
	Daily Living	02 Transport
	Daily Living	03 Consumables
	Social and Community Participation	04 Assistance with Social, Economic and Community Participation
	Work	04 Assistance with Social, Economic and Community Participation
Capital	Daily Living	05 Assistance Technology
	Home	06 Home Modifications and Specialised Disability Accommodation
Capacity Building	Choice and Control	07 Support Coordination
	Home	08 Improved Living Arrangements
	Social and Community Participation	09 Increased Social and Community Participation
	Work	10 Finding and Keeping a Job
	Relationships	11 Improved Relationships
	Health and Wellbeing	12 Improved Health and Wellbeing
	Lifelong Learning	13 Improved Learning
	Choice and Control	14 Improved Life Choices
	Daily Living	15 Improved Daily Living Skills

The above budgets and categories are different for participants who have their NDIS plan in PACE. Please refer to your **budget|NDIS Improvements** *for more information of call us on 1800 999 333 or email* **enquiries@nibthrive.com.au** *if you have any questions.*

Categories for participants in PACE only:

Support Type	Support Category
Core	01 Assistance with Daily Life
	16 Home and Living
	21 Young People in Residential Aged Care (YPIRAC) – Cross Billing
	02 Transport
	03 Consumables
	04 Assistance with Social, Economic and Community Participation
Capital	05 Assistive Technology
	19 Assistance Technology Maintenance, Repair and Rental
	17 Specialised Disability Accommodation (SDA)
	06 Home Modifications
Capacity Building	07 Support Coordination and Psychosocial Recovery Coaches
	08 Improved Living Arrangements
	09 Increased Social and Community Participation
	10 Finding and Keeping a Job
	11 Relationships
	12 Health and Wellbeing
	13 Lifelong Learning
	14 Choice and Control
	15 Improved Daily Living Skills
	20 Behaviour Support
Recurring	18 Recurring Transport

10.2 Provider Fund Allocation

Your provider will need to send nib Thrive a copy of your Provider Service Agreement that you have in place with them for any planned future spend requirements.

A Provider Service Agreement enables both you and the nominated provider to have the same expectations on the use and availability of your funding. We can then allocate this spend in your NDIS plan and discuss it with you during your budget meetings to ensure you stay on track with your funding allocation.

You have the choice and control to change your nominated provider in line with your Provider Service Agreement cancellation terms and conditions. If you do change provider, please contact us to let us know so we can update your provider fund allocations against your budgeted plan.

10.3 Claims and Payment

Claiming an invoice and paying your provider is a three step process.

1. Submitting the invoice:

Your provider can submit invoices by emailing **claims@nibthrive.com.au** and outlining the provided items, services performed, or supports used on your behalf.

OR

You can submit an invoice by emailing **claims@nibthrive.com.au** or via the **nib Thrive Portal**.

2. Approving the invoice

To enable nib Thrive to claim the payment from the NDIA, and then make payment to your service providers, you need to approve the invoice.

There are two ways you can approve the invoice:

- **Automatic approval** – is where you can choose to tell us to always pay your invoices to a certain provider, or all of your providers. We won't contact you to approve each invoice. If you need to stop a payment to a provider you will need to contact nib Thrive within 24 hours from when we sent you confirmation an invoice has been paid to request we cancel or stop the payment.
- **Manual approvals** – is where you choose to approve each invoice before we can make payment. We will email you each time we get an invoice for a support you used. You will need to check the invoice and tell us if it's approved to pay. You can do this online through your nib Thrive portal or you, or your nominated authorised person, can either call or email us with your decision regarding the invoice and payment.

3. Paying the invoice

We will pay an invoice when:

- The invoice is submitted with all the required details and is assessed that it meets your plan requirements.
- We have received your approval to pay. If we have not heard from you within three days of receiving the invoice, we will treat the invoice as approved.

We will notify you and your provider to confirm the invoice has been paid.

10.4 Tools and Information

nib Thrive will provide you with:

- **Monthly statements** – a monthly update of what invoices we have paid and how much NDIS funding you have left.
- **nib Thrive Portal** – this is an online portal that you can access at any time to see how much NDIS funding you have available in your plan, view your invoices, and approve when required.
- **Plan Manager and team to support you** - you can contact or request a call from your Plan Manager or a member of our team to talk through any NDIS funding questions you have.
- **Six monthly check in** – your Plan Manager will set up a 6-month check in meeting to discuss current funding and any future provider supports you may want to add. You can always request a meeting before this time, just let us know.
- **Notification to let you know when your funding allocation is almost exhausted** – this will assist you to have discussions with your Plan Manager/team on next steps.
- **Plan reassessment or check-in meeting** – if you have an upcoming reassessment or check-in meeting with your NDIS Local Area Coordinator (LAC) you can prepare for this meeting by speaking with our service team about what you might need to change or adjust for your next plan.
- **Activity Report** – in the **nib Thrive Portal**, you can download an activity report which shows you how much you have claimed during your time with nib Thrive.

11. Fraud and Non-compliance

It is the responsibility of nib Thrive as a registered Plan Manager and as a support to you, the participant, to notify the NDIA where we identify Fraud and Non-Compliance.

We need to ensure that providers are making complete, truthful and accurate claims. To monitor this, we review claims to ensure:

- The service or support is being delivered to the right participant.
- The exact support delivered and the line item.
- The correct rate and correct date of supports delivered.
- Documents and invoices that are submitted are not fake.
- Funds are not being misused and meet plan requirements.
- Information being shared is not false or misleading.
- Restricted NDIA data or information has not been unlawfully used.

Sometimes we may need to contact you to help verify this information.

12. Participant Offboarding

Ending Your Service Agreement

If either party chooses to end your Service Agreement, 14 days notice must be provided. If the Service Agreement is breached by either party, there will be no requirement to provide 14 days notice. If both parties agree to terminate the Service Agreement in a time frame that is shorter than 14 days, this can be done subject to operational timelines.

Once we have updated our system with your intention to leave nib Thrive and we have finalised any outstanding invoices, you will receive a final email advising your plan management service with nib Thrive has ended, this email will also include your final statement. We may ask you to complete an exit survey so we can capture your feedback and if needed, improve our services.

Deceased Participants

In the very unfortunate event that a participant enrolled in nib Thrive dies, their authorised representative, next of kin, or the person handling their affairs must inform nib Thrive.

After the person's death, we won't be able to pay any bills or invoices for services received under the NDIS plan that are dated after the date of death.

Links for Further Help

- Services Australia has put together some key information for what to do when someone close to you dies. This information can be found at **servicesaustralia.gov.au/death-loved-one**
- To access confidential counselling services 24 hours, 7 days a week, you can call:
  - Lifeline Australia on **131 114**
  - Beyond Blue on **1300 224 636**
  - MensLine Australia on **1300 789 978**.
  - Griefline on 1**300 845 745** from 12pm to 3am AEST, 7 days a week.

13. Disclaimer

nib Thrive information is provided in good faith and to the best of our knowledge, and is correct at the time of communicating. However, changes may affect this accuracy; therefore, nib Thrive gives no assurance as to the accuracy of any information or advice given.

Any advice given by nib Thrive outside of financial intermediary advice should be considered general in nature.

nib Thrive will not be held responsible for any failure or delay in fulfilling your Service Agreement during the time when such failure or delay:

- is beyond the reasonable control of a party.
- materially affects the performance of any of its obligations under this agreement.
- could not reasonably have been foreseen or protected against (e.g. prolonged lack of power supply, Internet Access).

14. Appendix

The below information was sourced for NDIA requirements for the nib Thrive participant handbook:

- NDIS Pricing Arrangements
- NDIS making a service agreement
- NDIS Registered Provider Finder
- NDIS Budget Calculators
- NDIS Participant booklets & Fact sheets
- NDIS Fraud & Non Compliance
- NDIS what to do when someone dies
- NDIS Leaving NDIS

Contact us
Call **1800 999 333**
Email **enquiries@nibthrive.com.au**

nib Thrive

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