What supports can you buy with your NDIS funding?

Understand NDIS guidelines, criteria & limitations when lodging a claim.

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Staying on track: Spending NDIS funds according to your plan.

The National Disability Insurance Agency (NDIA) makes decisions under the **National Disability Insurance Scheme Act 2013 (NDIS Act)** and its rules. From October 2024, changes were introduced to clarify what supports can be funded, provide new pathways for participants, and update how budgets and claims are managed.

How does the NDIS define supports?

What is an NDIS support – NDIS supports are the services, items, and equipment that can be funded by the NDIS that relate to your disability.

What is not an NDIS support – The NDIS can't fund services, items and equipment that are not NDIS supports. You also can't spend your funding on things that aren't NDIS supports.

What is a replacement support – A replacement support is the service, item or equipment you would like to use instead of the NDIS support or supports in your plan. Only some supports can be replaced and only if the NDIS agree in writing that you can buy this support. A replacement support isn't an extra support. It replaces an existing NDIS support or supports in your plan.

To check if you can use your NDIS funding to buy something, ask yourself these questions:

- ✔ Do you need the support because of your disability?
- ✔ Is the support likely to meet your needs?
- ✔ Is the cost of the support reasonable?
- ✔ Can you afford the support within your support budget?
- ✔ Is the support safe and legal?

NDIS Guidelines for Claimable Supports

Your NDIS funding is there to help you reach your goals and get the right supports. But not everything can be purchased with NDIS funds. The money in your plan must be used for disability-related supports, and you'll need to make sure you stay within your budget.

A good way to check if something is an NDIS support is to ask yourself the following questions. If the answer is "yes" to all of them, it's likely you can use your funding for it.

Do you need the support because of your disability?

The support must relate to your disability needs. You can't use NDIS funds for everyday costs like rent, groceries, or bills.

Is the support likely to meet your needs?

Explore options, talk to others, and try things out to find what works best. If your plan is flexible, you can change supports.

Is the cost of the support reasonable?

The price should give good value for money compared to other options.

Can you afford the support within your support budget?

Your funding needs to last your whole plan (and fit any funding periods). Plan your budget early and track your spending.

Is the support safe?

You can't buy supports that could cause harm or put anyone at risk.

Is the support legal?

Supports must follow the law they can't break Commonwealth, State, or Territory rules.

How to check if your claim meets NDIS requirements

Your NDIS funding can only be used for supports that are allowed under the NDIS Act and rules and help you achieve your goals. Use the checklist below to see if the claim you're making is likely to meet the NDIS requirements for supports.

Claim checklist.

- [ ] This support meets the definition of 'NDIS supports'
- [ ] This support is claimed within my current funding period
- [ ] There are enough funds available in my NDIS plan to pay for the item
- [ ] This purchase is directly related to my disability
- [ ] This purchase is good value for money and reasonably priced
- [ ] This purchase is safe and legal
- [ ] This purchase will help reach the goals in my NDIS plan
- [ ] The support I'm paying for is not something the NDIS would reasonably expect my informal supports, like family or friends, to provide
- [ ] This purchase isn't something that's funded or covered by funded by another government department or scheme
- [ ] This purchase isn't an everyday item that anyone would buy

Fraud Prevention and Compliance

From 2025, providers and participants are required to verify their identity through the myID platform. The NDIS compliance team reviews claims to ensure they meet requirements, so it's important to keep invoices, receipts, and supporting evidence for any supports you purchase.

Staying Informed

The NDIS regularly updates its rules, processes, and guidance. To make sure you have the most accurate information about supports, budgets, and eligibility, check **ndis.gov.au**.

We're here to help.

If you need help understanding what is or isn't covered under the NDIS or in your NDIS plan, you can talk to our friendly team at nib Thrive Plan Management.

We work with participants and providers across Australia and our experienced team of NDIS professionals are available to support you.

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

To find out more about what the NDIS can fund, visit **ndis.gov.au**

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