



Local Relationships.
Local Knowledge.

CONTACT DETAILS

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Participant Handbook

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CONTACT US

We are here to support you. Please reach out if we can be of assistance.

If you have a Plan Manager Representative, please contact them with your query

Telephone:

VIC & TAS: 03 9008 9992

NSW & ACT: 02 9055 8777

QLD & NT: 07 2102 9700

SA & WA: 08 6117 6880

Email

General Enquiries, please email our Customer Service Team

customer@capitalguardians.com

Provider invoicing queries, please email our Provider Success Team

provider@capitalguardains.com

Website

www.capitalguardians.com

Other details

ABN 67602735204

NDIS Registration Number 4050004269

Capital Guardians Welcome

Thank you for choosing Capital Guardians to work with you and support you as your National Disability Insurance Scheme (NDIS) Plan Manager. We are very pleased to be able to support you to achieve your goals and to help you to make the most your NDIS funding, to achieve maximum independence. We aim for your experience with us supportive, focused on your needs and responsive to your requirements.

What we do for you or What is our Role?

As a NDIS Plan Management Provider, we provide professional, impartial support to manage your NDIS funding. A Plan Manager helps to manage the financial and administrative components of a plan, ensuring not only that invoices are paid on time but that your budget is effectively managed so that you get the most out of your plan.

- We help you understand your plan
- We pay your providers
- We monitor your expenses and budget.
- Our aim is to help you maximize the benefits of your funding.

What we are not

- We are not Support Coordinators
- We are NOT advocates

Information and support

Your plan consists of many elements, and we're here to assist and support you every step of the way. When you sign up, one of our friendly representatives will contact you to introduce themselves and help you understand the details of your funding, as well as how plan management works. We are here to help you make informed decisions and get the most out of your plan. If you have any questions or concerns, please don't hesitate to contact us via phone or email. Additionally, if you have a local Plan Management Representative, they will be your first point of contact. You can find our contact details on the first page.

Invoice payments

We take care of paying the invoices for the support and services you've utilized on behalf of the NDIS. If we need more information to process your invoice, we'll reach out to you or your provider promptly. Sometimes NDIA approval may be necessary to pay an invoice.

Our system allows us to pay invoices overnight. Please check and approve invoices via the approval email we send asap to avoid payment delays.

Invoice approvals

A Participants Plan comprises funding that is their money. However, it is important this money is treated no differently to personal monies, and only spent when agreed goods and services are provided.

For this reason, all Capital Guardians accounts have a nominated “Approver” (or more than one). As soon as an invoice is submitted by a provider (real time), an email to approve is sent. Thus, the approver can then approve on any desktop or iPhone, also review the actual pdf invoice and all its details.

As soon as an Approver logs in, just need to select the words “Approve” in RED, and the provider is paid the next working day.

If you do not approve the invoice, select the invoice number and either 1) type a message to the provider; or 2) delete the invoice and type a message to the provider about why you are deleting.

Keeping track of your funds

Monthly statements

We email you a monthly statement at the end of each month. This will be sent to you or your nominee and your Support Coordinator if requested.

Access to our online portal



Our unique real-time NDIS Statements and NDIS Plan Monitor allow monitoring by participants anytime anywhere. The spending monitor in green counts the time elapsed over the plan and compares to the spending to this date. If spending exceeds the remaining time, the monitor will turn red, alerting that spending will run out if it continues at the current rate. Selecting the “+” in the categories of Core, Capital, and Capacity Building will display the subcategory breakdowns in more detail that are included in the NDIS plan.

No Cost to you for our services

You won't incur any costs for our service because the NDIA allocates funds to your plan specifically for covering our fee. This funding is included within the Capacity Building section of your plan, under Improved Life Choices (Choice & Control), there are no hidden administration costs or extra fees. Rest assured, our service is completely free of charge to you.

Getting started

Choosing the necessary supports for your needs

Now that you have your NDIS plan, it's time to consider the supports and services you'd like to utilize. Your plan includes the goals that you discussed with the NDIA representative during your planning meeting,

which can serve as a helpful guide for determining your immediate priorities. Keep in mind that your immediate priorities may shift, and your plan funding is generally flexible enough to accommodate your changing needs, subject to certain limitations. You can find more information about each category of funding on page xxx

Support Coordination

Your plan may include funding to engage a Support Coordinator. Your SC can help you find suitable providers and put in place your required supports, as well as assist with purchases and other coordination relating to your plan. With your permission, we can give your Support Coordinator access to your funding balances, spending and copies of invoices.

Accessing services and supports

You have the freedom to exercise choice and control over the supports and services that align with your goals, where and when you receive them, and who provides them. Some participants might seek input from family or friends to make these decisions, while others may ask for help from their Early Childhood Coordinator, Local Area Coordinator (LAC), or Support Coordinator. Service providers possess varying degrees of experience and expertise, so it's important to determine what you need and find the right provider that meets your specific requirements.

If certain parts of your NDIS plan are NDIA-managed, you can only utilize services from NDIS-registered providers. For funding within your plan that is plan-managed, you have the flexibility to choose between NDIA-registered and non-registered providers, as long as they have an ABN. After you have identified your preferred providers, you may be requested to sign a service agreement that outlines the support schedule you will receive.



Invoices

There are several ways Capital Guardians can receive and process invoices:

- Single invoicing
- API Invoicing
- Email Invoice
- Upload Spreadsheet Invoicing

Reimbursements

Participants, who spend their own money, can request a reimbursement for expenses allowable in their NDIS Plan, these expenses are individually identified as reimbursements and sent to the NDIS to be paid overnight. It is the Participant's responsibility to ensure reimbursements are allowable by communicating with their Plan Manager before their claim and the reimbursement contains all the necessary information as per our [Reimbursement rules](#).

To setup an account, the participant needs to provide their bank details (BSB and Account) to Capital Guardians for deposits to be made by following this link: [Reimbursement Account Form](#)

After setup, the NDIS participant or their representative can claim the reimbursement by:

- Logging in to the Capital Guardians site using email address and password.
- In the menu on the left-hand side, select, "Invoice."
- Enter the dollar amount claimed; description; date and attach the receipt (mandatory).
- Click on "Send".

If claiming the reimbursement on a smart-phone, use the camera to take a photo of the receipt.

For participants who don't have computers, reimbursements need to be organised with the representative or support coordinator and a process for providing paper-based requests and receipts will be setup.

Budgeting Tips

It can be overwhelming to navigate the details of your new NDIS plan, but don't worry, we are here to help. If you have any questions or concerns about your plan, don't hesitate to reach out to us. Our team is just a phone call away.

Here are a few tips to get started:

- Once you receive your NDIS plan,, identify the supports you are eligible to receive. From there, you can estimate the amount of support you will need in each category.
- It's important to actively monitor your spending and keep track of how much funding you have left to spend.
- Track each support budget of your NDIS plan separately. This can help you avoid overspending in one area and potentially running out of funding before the end of your plan year. This is also important because not all budgets in your NDIS plan are flexible and can't be transferred between categories.
- Plan Managers are responsible for managing and paying your invoices, as well as tracking your budgets and making sure you are making the most of your funding.
- Support Coordinators can also assist you in organizing your supports and services, as well as providing advice on how to get the best value from your funding.
- Before you begin receiving support from your chosen service providers, it is important to agree on the services they will be providing, the duration of the support, and the cost of the services. It is recommended to establish a Service Agreement with your providers to clearly outline these details and ensure that everyone is on the same page. If travel costs are applicable to your support, make sure to discuss and include them in the agreement.
- Remember to send a copy of any signed Service Agreements to Capital Guardians. Service Agreements help to protect you against overspending, and we can ensure there is funding available for the agreed amount of funding for the specific service, this gives you and your service provider peace of mind.
- If you feel that your NDIS funding is not sufficient to cover the supports you need, you may consider requesting a plan review. However, it is important not to solely rely on this option, as a plan review may not result in an increase in funding. Providing evidence, such as reports from your



therapists detailing the level of support required and why the current funding is insufficient, can help your planner or local area coordinator assess the situation and consider a review of your plan.

Understanding your plan

Understanding NDIS funding can be overwhelming, but it's important to take the time to review your plan and understand how much funding you have been allocated in each support category for the duration of your plan. Most NDIS plans are written for a period of one to three years and provide funding for different types of support budgets.

There are three types of support budgets that may be funded in your NDIS plan:

- Core Supports Budget
- Capital Supports Budget
- Capacity Building Supports Budget

Core Supports Budget

Core Supports in your NDIS plan cover your daily living and disability-related needs and assist you in achieving your goals. The Core Supports budget is the most flexible, and you can usually use your funding across the four support categories listed below, allowing you to spend your funds on the supports that best suit your needs:

In your plan	In the myplace portal	Description
Assistance with Daily Life (NDIS support catalogue line items begin with 01)	Daily Activities	Assistance with daily activities such as showering, dressing, household cleaning and/or yard maintenance.
Consumables (NDIS support catalogue line items begin with 03)	Consumables	Everyday consumable items you may need such as continence products, low-cost assistive technology such as modified cutlery or handrails to improve your independence and/or mobility, and / or minor repairs to aids and equipment for example, wheelchair tyre puncture repair.
Assistance with Social & Community Participation (NDIS support catalogue line items begin with 04)	Social Community and Civic Participation	For example, a support worker to help you to participate in social and community activities.
Transport (NDIS support catalogue line items begin with 02)	Transport	This is support that helps you travel to work or other places that will help you pursue the goals in your plan. How you can spend your transport funding and how it is paid to you (whether upfront or in regular payments) will be different for

		each person. Your LAC will explain how you can use this budget.
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Capital Supports Budget

Capital Supports are designed to provide funding for higher-cost items that can help you achieve your goals or improve your quality of life. These may include items such as specialized equipment or technology, home or vehicle modifications, or even funding for Specialist Disability Accommodation. It's important to note that the funds allocated within the Capital Supports budget are designated for these specific purposes only, and cannot be used for other supports or services.

The Capital Supports budget has two support categories

In your plan	In the myplace portal	Description
Assistive Technology (NDIS support catalogue line items begin with 05)	Assistive Technology	This includes equipment for mobility, personal care, communication, and recreational inclusion such as communication devices, wheelchairs, or vehicle modifications.
Home Modifications (NDIS support catalogue line items begin with 06)	Home Modifications	Home modifications such as installation of a hand rail in a bathroom, or Specialist Disability Accommodation for participants who require special housing because of their disability.

Capacity Building Supports Budget

Capacity Building Supports are specifically designed to help build your independence and skills so that you can pursue your goals. Unlike your Core Supports budget, your Capacity Building Supports budget cannot be moved from one support category to another. This means that you can only use the funding to purchase approved individual supports within that specific Capacity Building category.

The Capacity Building support categories are:

In your plan	In the myplace portal	Description
Support Coordination (NDIS support catalogue line items begin with 07)	Support Coordination	This is a fixed amount for a Support Coordinator to help you use your plan and engage with providers
Improved Living Arrangements (NDIS support catalogue line items begin with 08)	CB Home Living	Support to help you find and maintain an appropriate place to live.
Increased social & community participation (NDIS support catalogue line items begin with 09)	CB social community and civic participation	Development and training to increase your skills so you can participate in community, social and recreational

		activities. This may be used to fund, for example, lessons to build skills in a new hobby, which encourages social participation
Finding & keeping a job (NDIS support catalogue line items begin with 10)	CB employment	This may include employment-related support as well as training and assessments that can help you find and keep a job, such as the School Leaver Employment Supports (SLES).
Improved relationships (NDIS support catalogue line items begin with 11)	CB relationships	This support will help you develop positive behaviours and interact with others.
Improved health & wellbeing (NDIS support catalogue line items begin with 12)	CB health and wellbeing	This may include exercise or diet advice to manage the impact of your disability.
Improved learning (NDIS support catalogue line items begin with 13)	CB lifelong learning	Examples include training, advice and help for you to move from school to further education. Please note, generally the NDIA will not fund education itself.
Improved life choices (NDIS support catalogue line items begin with 14)	CB choice and control	Plan management to help you manage your plan, funding and paying for services. Plan managers draw on this funding.
Improved daily living (NDIS support catalogue line items begin with 15)	CB daily activity	Assessment, training, or therapy to help increase your skills, independence and community participation. These services can be delivered in groups or individually and could be used, for example, to fund an Occupational Therapist.

To obtain more comprehensive information regarding the utilization of different areas of your NDIS funding, including examples and pricing guidelines for spending, I recommend visiting the NDIS website. There, you can download a copy of Booklet 2 – "Understanding and using your NDIS Plan," which provides detailed insights into effectively utilizing your plan.

Booklet 2 covers:

- What your plan includes
- How to use your plan
- How to choose and pay for your supports and services
- How to prepare for a plan reassessment

Thing to be aware of

Reasonable and Necessary

NDIS funding is intended to help people with disabilities achieve their individual goals and improve their quality of life. The funding is allocated based on the individual's needs and goals, and it is important to use the funds for services and supports that are related to the person's disability and will help them achieve their goals. NDIS funding should not be used to pay for services or supports that are not related to the person's disability, or for activities that are not included in the person's plan.

Navigating the funding criteria of the NDIS can be challenging. The term 'Reasonable and Necessary' is used by the NDIA to provide guidance on what supports and services are eligible for funding under the NDIS Act. It helps participants determine if a particular support aligns with the criteria for being considered a reasonable and necessary expense. The NDIA assesses supports based on their relevance to the participant's disability, their effectiveness in achieving the participant's goals, and whether they represent value for money. Understanding the concept of Reasonable and Necessary can assist participants in making informed decisions about the supports they seek funding for through the NDIS.

'Reasonable' means something fair and 'Necessary' means something a person needs. The NDIA Act also states that a purchase must represent good value for money and be the most appropriate purchase for the stated need. In addition, the purchase must not be already supported, funded or subsidised by an alternate funding source, for example, government education, transport, or health (Medicare)

Capital Guardians can provide guidance and support in managing your NDIS funding and paying invoices, but it is ultimately your responsibility to ensure that the supports and services you receive are reasonable and necessary for your disability needs and goals. Gathering supporting documentation and seeking clarification from relevant professionals such as therapists or your NDIS planner can help you make informed decisions about how to best use your funding.

It's important to ensure that all purchases made with NDIS funding are directly related to your disability and are reasonable and necessary for achieving your goals. If the NDIA determines that a purchase does not meet these criteria during an audit, the participant may be required to repay the NDIA for the item or support.

What can you spend your funding on?

In Booklet 2 – "Understanding and using your NDIS Plan," you will find a checklist that assists you when deciding what to buy with your NDIS funding.

If you answer YES to all these questions, the support is likely to be a good use of your funding.

If you answer NO to any of these questions, you may like to look at other support options

Question	Yes/No
1. Will the support help you to pursue the goals in your NDIS plan?	
2. Is the cost of the support or service reasonably priced and is it the best value for money compared to other supports?	

3. Can you afford the support or service within your approved NDIS budget? Remember, your funding needs to last the entire period of your plan.	
4. Will the support or service help you find or keep your job, help with your education, improve how you connect to your local community and improve the relationships you have with family and friends? It should not replace supports that would usually be provided by family, friends and within your community.	
5. Is the support or service something that should be funded by other government services instead? For example, dental, health or hospital services, education, housing and public transport. Note: the NDIS will fund some supports, such as disability-related health services, where they are part of the participant's daily life and result directly from the participant's disability. Remember, all communities should have facilities and activities that are inclusive and accessible to people with disability.	
6. Will the support or service help you to participate in activities with friends and other members of your community, or help you to find or keep a job?	
7. Is it safe? Your supports and services should not cause you any harm or put other people at risk. 8.	

Working with providers

Service Agreements

Once you choose and start services with a provider, the NDIA and Capital Guardians recommend having a service agreement to ensure participants and providers are clear about what each party has agreed to. What should the Service Agreement include?

Service agreements should set out how and when supports will be delivered. They can include information such as:

- What supports and services the provider has agreed to provide;
- Prices of the supports and services;
- How, when and where the supports and services are to be provided;
- Duration of the agreement;
- When and how the agreement will be reviewed;

- How the participant or the provider may change or end the agreement;
- Whether any cancellation fees or limitations apply to supports;
- How any problems or issues that may arise will be handled;
- Participant responsibilities under the agreement; and
- Provider responsibilities under the agreement;
- A schedule of supports that provides an overall cost to the participant's plan funding;
- Whether provider travel and other incidental costs are be charged, and if so, an estimate or maximum of these charges.

Service providers should refrain from imposing requirements on participants via service agreements that deviate from the guidelines outlined in the NDIS Pricing Arrangements and Price Limits, along with its accompanying documents.

Capital Guardians can offer guidance in exploring your fund utilization, but it is your responsibility, with the aid of your Support Coordinator if applicable, to establish service agreements with individual providers. Sharing signed copies of these agreements can assist us in supporting your budget management and preventing exceeding your plan's limits. By "quarantining" the funds for this purpose, we can inform you if the funding is unavailable or already allocated to another provider.

Provider service agreements can be emailed to us at: ndis@capitalguardians.com or submitted via our contact us section of our online portal when logged in.

Providers are permitted by the NDIA to include charges for specific incidental expenses associated with their service provision. It is essential for providers to inform you about these costs prior to commencing services. These expenses play a significant role in your budgeting and allocation of funds towards your providers. Some instances of such costs include provider travel expenses and indirect support charges.

- Provider travel - providers are able to charge for their time and other costs incurred such as parking, tolls and when travelling to you to provide a service, for example, travel to your home or school.
- Indirect supports – includes non face-to-face supports, for example, a therapist writing up a report.

Deregistered Providers

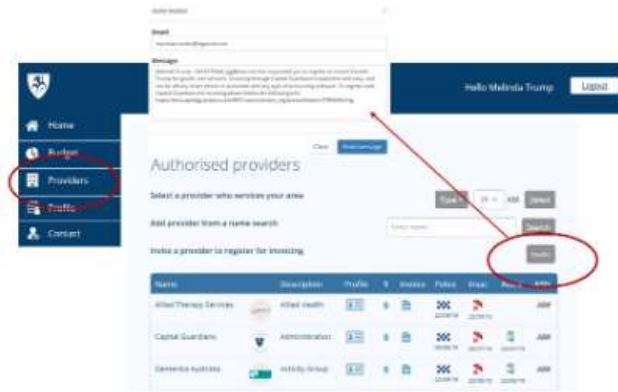
The NDIS Commission publishes a comprehensive list of providers who are subject compliance and enforcement actions taken by the NDIS, including banning orders, compliance notices and suspension of registration. This information can be found: [Compliance actions against providers and individuals | NDIS Quality and Safeguards Commission \(ndiscommission.gov.au\)](https://www.ndiscommission.gov.au/compliance-actions-against-providers-and-individuals)

Reading your Monthly Statement

Your local Plan Management Representative will send a monthly expenditure statement the first week of every month by email. Like a bank statement, it tells you who is being paid, how much and when. Additionally, it provides you with an overview of the funding balances for each support category, enabling you to identify the categories you are utilizing and those that are not being accessed. Understanding your usage is crucial to prevent committing to supports that may exceed your funding budget. You can also check what providers are charging and how often they are billing you. If you notice any errors, please let your local representative know as soon as possible.

Here are a few tips to help you better understand your statement:

- In the top right-hand corner of the first page of the statement you will find your name, NDIS number and the statement period.
- At the bottom of your statement, you will find your Spending Monitor, this shows how many days remaining in your plan and an overview of each budget category, how much has been spent and how much is still available. (NOTE To view each individual budget in more detail you will need to login to our portal and click the +)



730 Day Spending Monitor



The colour code is there as a traffic light system to recognise the rate of spending, as follows

Blue – budget is tracking ok

Orange – warning

Red – funding exhausted

Using our online portal

Bookmark our page, login with the email address you provided on your NDIS Participant Service Agreement and the password received in your welcome email, or alternatively the email and password you entered if you registered for services via our website.

You can search and add providers via our portal, select the providers tab. This allows a search of local providers within Capital Guardians. Alternately, just invite a provider to register with their email address.

Capital Guardians, want for you to understand and get the best experience possible from your funding and our portal is here to help you do this. Some of the benefits of using our online portal is

- real-time visibility of all of your funding that we are managing for you, such as

- Plan total, spent funding and remaining values
- Budget Category total, paid and remaining values
- Download statements at any time
- View and approve your invoices

Overspend or underspend of funding

In addition to the monthly statement, your local representative will also regularly check your spending is on track. If it appears you will run out of funds before your plan end date, your local representative will then contact you and, if applicable, your Support Coordinator, to advise of a forecasted overspend.

Depending on your circumstances, your local rep will also get in touch if you are not using your funding, to see how we can assist you to access the support you need to get your plan started.

Underspending - Are you encountering difficulties in locating services or utilizing your funding effectively? If you have a Support Coordinator, we strongly recommend reaching out to them to discuss your circumstances and explore suitable service providers that align with your requirements. In the absence of a Support Coordinator, you can contact your designated NDIS contact person as mentioned in your plan. This could be an NDIA Planner, a Local Area Coordinator (LAC), or an Early Childhood Coordinator (ECC). Engage in a conversation about your situation and seek guidance on finding providers and optimizing the utilization of your funding.

Overspending - Is your NDIS funding depleting rapidly? If it appears that your funds might run out before the conclusion of your NDIS plan, there are available options for you to consider. If you have a Support Coordinator, it is advisable to reach out to them and discuss your situation, seeking their assistance and guidance. In the absence of a Support Coordinator, you can communicate your circumstances to your service provider, exploring if they can offer any assistance in ensuring uninterrupted support or suggesting more cost-effective services that align with your remaining budget. If these attempts prove unsuccessful, it would be prudent to contact your Local Area Coordinator to seek their suggestions. It may be possible to request an earlier reassessment of your plan, taking into account your high usage. However, it's important to note that this process can be lengthy and requires supporting evidence. Additionally, it may not always yield successful results, so it is not advisable to rely solely on this option. If you do decide to pursue a reassessment, it is recommended to initiate the process as early as possible, rather than waiting until the final months of your plan.

Responsibility for overspending of plan funding

If you continue receiving support from a service provider or make purchases that result in exceeding your plan's allocated funds (i.e., receiving invoices that exceed the available or remaining plan funds), there is a significant risk that the provider will not be reimbursed for those supports or services using NDIS funding.

As your plan manager, our responsibility is to facilitate payments to providers using the available funding in your plan, provide monthly statements, and offer budget updates upon request. However, it is important to note that we do not have control over the supports you choose to engage with. It is the shared responsibility of both participants/nominees and providers to ensure that adequate plan funds are available before committing to a service.

Please be aware that the funding information we have may not always accurately reflect the available funds for a particular service. If we have not yet processed payment for services that have already been provided,

the funding amounts we have on record will naturally appear larger than what is currently available. It is essential to consider this when assessing whether sufficient funds are accessible for a service. We strongly recommend that you establish a schedule of supports and maintain service agreements with all your providers to ensure proper budgeting and organization of supports well in advance.

If the necessary funds to cover delivered services have not been provided in your plan by the NDIA, Capital Guardians, acting as a financial intermediary, is not responsible for paying the invoices. Likewise, we cannot be held accountable for outstanding invoices in cases where plan funding has been exceeded. If your plan funds have been depleted, and there are invoices remaining without sufficient funds for payment, we can only assist by submitting an inquiry to the NDIA if requested to do so by you, your nominee, or a provider.

It is then up to the NDIA to determine whether any additional NDIS funds can be allocated to cover outstanding invoices. This process can be complex and time-consuming, as it requires all invoices meet a strict list of NDIS criteria and may require comprehensive supporting information to ascertain the justification for additional funds. To initiate an enquiry, we may request invoice amendments and supporting documentation.

However, it is crucial to note that submitting an enquiry to the NDIA does not guarantee a favorable outcome for the provider. Moreover, the process undertaken by the NDIA to provide a resolution can be considerably lengthy. Ultimately, you and/or your nominee may still be held responsible for paying any invoices that cannot be settled using the available NDIS plan funding.

Commonly Used Words and Abbreviations

Assistive Technology (AT)

Any device or system that allows individuals to perform tasks they would otherwise be unable to do or increases the ease and safety with which tasks can be performed. Source: World Health Organisation

Change of Circumstances

This relates to a change in your current situation since your NDIS plan was written. Such changes could be a change in your informal support network, living arrangements, or a change in your disability resulting in an additional need for support. Typically, if the change in your situation is substantial, it might be necessary to submit an application to request a reassessment of your funding.

Choice and Control

The right to make your own decisions about your supports, what is important to you and to decide how you would like to receive your support and who from. However, this should still be in line with your goals as per your approved NDIS plan.

Coordinator of Supports (COS)

A provider that may be funded to assist participants to find and implement the support you need. Also known as a Support Coordinator

Early Childhood Coordinator (ECC)

A specific person employed by a local organisation working in partnership with the NDIA, to help participants, their families and carers access the NDIS. ECCs specifically support children with a disability under nine years of age and will assist to connect families to mainstream services and local and community-based supports.

Early Childhood, Early Intervention (ECEI)

Services and supports where the NDIS specifically support children with a disability under nine years of age.

Formal Supports

Formal supports are funded supports approved within your NDIS plan such as for therapy, support workers, assistive technology

Guardian

A person in a formal caring role, acting for a person with a disability. Parents are usually guardians.

Informal Supports

Unpaid support from people in your life, for example family, friends, and neighbours

In-kind supports – pre-paid

If there are supports in your plan that are listed as 'in-kind', it means the service has already been paid for by your state, territory, or the Australian government. You must use this provider as they have already received payment and will provide all services that are booked. This means you cannot choose a provider for that service, however if you have a concern about using a specific in-kind provider, you are encouraged to raise your concerns with your Early Childhood Coordinator, Local Area Coordinator or NDIA Planner. In-kind supports will be phased out over time and you will have choice and control over the providers you use.

Local Area Coordinator (LAC)

Someone employed by a local organisation working in partnership with the NDIA, to help participants, their families and carers access the NDIS. LACs will help participants write and manage their plans and connect participants to mainstream services and local and community-based supports. They can help you manage your plan and get support and services.

Mainstream Services

Services that are used by everybody, such as health, education, housing, and employment services. These services would not ordinarily be funded by your NDIS plan

MyPlace

This is the secure online 'portal' where you can access via your MyGov account. Here you can view and download current and previous plan copies in PDF format and other functions. If you have fortnightly transport payments allocated in your plan, you can upload or update your banking details via this portal also.

National Disability Insurance Agency (NDIA)

The Commonwealth government organisation that delivers the NDIS.

National Disability Insurance Scheme (NDIS)

This is the name of the scheme that provides the government funding in your plan

NDIS Plan

A written agreement worked out with you (the participant) stating your goals and needs, and the reasonable and necessary supports the NDIS will fund for you. Each participant has an individual plan. Your plan will list the things you need to reach your goals and will also state what money and support you will receive

NDIS Plan Variation

A change made by the NDIA to a participant's plan without undertaking a full plan reassessment. This may be to correct a minor or technical error, to change the reassessment date of the plan, or to reflect a different provider or manner of support provision.

NDIS Plan Reassessment

This is the newly written plan, provided by the NDIA delegate in response to the evidence and information provided (to either a planner or LAC) at your plan reassessment meeting. This new plan will have a new start and end dates and will produce a new, printed plan that is posted to you and available on the portal (as a PDF). There is a period of time following receipt of the reassessed plan whereby you can lodge a request for this new plan to be reassessed again (usually 100 days), after which time generally you are deemed to have accepted the new plan funding for the duration.

NDIS Plan Auto-Rollover / Extension

This will occur when you agree that your current plan funding has been adequate to meet your needs and you approve for the existing funding allocation to be auto-rolled over. This new plan will have a new start and end dates and will produce a new, printed plan that is posted to you and available on the portal (as a PDF). The approved funding is generally identical to your last plan, although the duration may change, and therefore the funding should adjust to reflect this. The same review entitlements apply as per an 'NDIS Plan Reassessment'.

NDIS Quality and Safeguards Commission

The NDIS Quality and Safeguards Commission (NDIS Commission) is a new independent government agency created to improve the quality and safety of NDIS supports and services.

Nominee

A person who can make decisions for a person who needs help making choices but does not have a parent or guardian. The NDIA has a formal application process for someone to act as a nominee for a participant.

Participant

A person with a disability who has a NDIS plan.

Planner

An NDIA employee who works with participants to create an NDIS plan that will support them to pursue their goals. This means they make decisions regarding supports that will be funded according to relevant NDIS legislation.

Provider

Someone who provides products or services to help you pursue the goals in your plan. You can choose your providers and change providers at any time, this is also known as 'choice and control'.

Registered Providers

A disability support provider that has met the NDIS requirements for qualifications, approvals, experience, capacity and quality standards to provide a product or service.

Unregistered Providers

A disability support provider that is not registered with the NDIS but can be engaged to provide services if your funding is plan managed or self-managed.

Quote Required

Where support is listed as 'quote required', the NDIA requires a quote to be sourced and lodged for consideration of funding allocation. Additional information such as a specialist report may also be required before funding can be made available in your plan.

Reasonable and Necessary (R & N)

Reasonable means something fair. Necessary means something you must have. The NDIS funds reasonable and necessary support relating to your disability to help you live an ordinary life and pursue your goals.

Service Agreement (SA)

A document that explains what support a provider will give you and how you will pay them.

Stated Supports

Some supports in your plan may be identified as 'stated supports'. Any funding identified as such must be spent according to the instructions of the NDIA (usually for a specific service or product) and cannot be spent flexibly.

Support Coordinator (SC)

A provider who is sometimes funded to assist with finding and implementing the supports you need (also known as a Coordinator of Supports).

Support Worker (SW)

A support worker (or can also be known as a carer) supports a person living with a disability to go about day-to-day tasks, either through in-home support or to access the community.

Supplier

A business that provides items to support participants, for example, equipment.

Unscheduled Reassessment

This occurs when your plan is reassessed prior to the intended scheduled end date. This may be at your request (for example, due to a change in your circumstances) or the NDIA decides to reassess your plan earlier on its own initiative

FAQ's

What is the Capital Guardians NDIS Participant Service Agreement?

When you chose Capital Guardians to be your Plan Manager, you would have been asked to sign a service agreement. This agreement does not have an end date, meaning there is no need to complete additional paperwork with each new plan. If you are happy with our service, our plan management will stay in effect indefinitely. Our agreement will commence from the start date of your NDIS plan. This is to allow us to process all invoices from the plan start date, regardless of when you signed up to use our service.

Our service agreement lists the schedule of support (what support we will provide to you)

Capital Guardians

- agrees to manage the funding of Supports* under the Participant's Plan* ("Plan") that includes claiming payment from the NDIS and making payments to Providers;
- receive all invoices from Providers and ensures they are immediately represented in the account;
- will only pay supports within the NDIS Price Guide and with stated funding within the Plan; and
- will communicate openly and honestly in a timely manner, treat the Participant with courtesy and respect, listen to the Participant's feedback and resolve problems quickly; and protect the Participant's privacy and confidential information.

And your responsibilities as the NDIS participant or participant's nominee.

Participant

- represents any claims entered into CG, and approved are entitled to be funded under the NDIS are true and correct and which have been provided in accordance with the NDIS Act, the NDIS Rules and all relevant Agency Guidelines;
- notify CG immediately if the Plan is suspended, amended or replaced;
- regularly check CG statements online and approve all invoice for payment weekly and immediately notify CG of any errors or unauthorised transactions; and
- acknowledges that sole responsibility for the goods or services (including quality, suitability, fitness, merchantability, correspondence with any description or sample and accuracy for any purpose) which

are paid for using CG lies with the individual or entity who has provided Supports* Defined under the NDIS Act.

Can I cancel plan management at any time?

You have the right to terminate services with Capital Guardians at any time. Our standard closure notice is 5 working days unless agreed otherwise. If either party seriously breaches the service agreement, the required notice period can be waived.

We are always happy to chat to see if we can support a resolution.

How do we manage problems?

If you have a complaint or other form of feedback regarding any of your service providers, there are several options you can choose to take your matter further

Complaint about a provider

If you have a complaint about one of your service providers, and it relates to invoicing, we encourage you to:

1. Communicate concerns with the provider in the first instance. Most misunderstandings or errors in invoicing are resolved easily and this keeps open communication between yourself and the provider
2. If this does not resolve the situation, we can communicate on your behalf to request further information, refund of payment, or take appropriate action according to the circumstances
3. If the situation cannot be resolved, as plan managers we have no further power to force an outcome so if either party wishes to pursue the complaint, you have the option to take up your concern through the NDIS Quality and Safeguards Commission or the NDIA.
4. If you have a complaint about one of your service providers, and it relates to service delivery, we are not able to support you directly, we suggest you communicate concerns with the provider in the first instance but if the situation cannot be resolved, you have the option to take up your concern through the NDIS Quality and Safeguards Commission or the NDIA. See page 32 for contact details

Feedback and Complaints

Compliments, complaints, and other forms of feedback provide Capital Guardians with valuable information relating to your level of satisfaction with our services, it also provides us with an opportunity to improve our service.

We encourage feedback on the services we provide, both positive and negative. Whether a compliment or a complaint, your feedback will be treated with confidentiality and sensitivity. Ideally send us an email, call us or [complete this form in the first instance](#), you may be asked to clarify your issues, provide more information and discuss your expectations. Please provide as much information as you can when you lodge your complaint. This helps us to understand all the issues and determine the most appropriate way to resolve your concern.

Capital Guardians aims to resolve all complaints and grievances as quickly as possible.

Complaints can also be made directly to the NDIS Quality and Safeguards Commission by phoning 1800 035 544 (free call from landlines). Interpreters can be arranged.

Web: <https://www.ndiscommission.gov.au/about/complaints>.

How do we manage incident reporting?

It is important we know about any incidents (including near misses), so we can review the occurrence, actions, and future mitigations and look to improvements. Even if in doubt as to whether there was an incident or not, please complete this incident form:

[Client / Customer Incidents](#)
[Software, System, Process Issues & Incidents.](#)

How do we manage your privacy and confidentiality?

Capital Guardians values and respects the privacy, confidentiality and dignity of our participants and their families, and our team. We collect, use, protect and release personal information in full compliance with all relevant State and Federal privacy legislation.

Capital Guardians will only collect information necessary for safe and effective service delivery. We will only use the information for the purpose it was collected and secure it safely.

Capital Guardians treats Cybersecurity seriously and is accredited by ISO 27001, the international standard for best-practice information security management systems (ISMS). It is a rigorous and comprehensive specification for protecting and preserving information under the principles of confidentiality, integrity, and availability.

The Standard offers a set of best-practice controls that must be applied to an organisation based on the risks faced and implemented in a structured manner to achieve externally assessed and certified compliance.

Rights and Responsibilities

What are your rights and responsibilities?

Capital Guardians aims to uphold the rights of people with disabilities, including the right to dignity and respect, and to live free from abuse, exploitation, and violence. As a client of Capital Guardians, you have the right to:

- Exercise choice and control in the service you receive
- Be treated with respect and dignity
- Participate in, and make informed decisions about your service
- Receive services independently, with a carer, family member, friend, advocate, or interpreter
- Take reasonable risks (Dignity of Risk)
- Have your concerns and complaints responded to in a timely manner
- Lodge a formal complaint if you are not satisfied with the response received
- Only have your personal and sensitive information shared if you give consent
- Be treated in a sensitive and non-discriminatory manner that considers your cultural needs.

Capital Guardians has zero-tolerance for abuse, neglect, and fraud, if you have any concerns in this regard, you should immediately speak to a team member. Capital Guardians recognises the role of carers, family members, friends, and advocates in upholding the rights of people with a disability.

As a client of Capital Guardians, you have the responsibility to:

- Verify the availability of NDIS funding in your plan budget prior to engaging a provider or receiving any support under your plan;
- Accept responsibility for determining whether support is “Reasonable and Necessary” and agree that, if the NDIA determines that support does not meet the “Reasonable and Necessary” criteria you may be required to repay the NDIA for the item or support;
- Accept communication from an authorised third party, if required, for regulatory or auditing purposes, and further agree to have your records reviewed;
- Treat our staff with courtesy and respect;
- Inform our staff immediately regarding any concern you have about services;
- Accept responsibility for all purchases made. Where you wish to purchase supports and services that may be considered an everyday expense, you are responsible to obtain supporting evidence from an allied health professional and provide this information to the NDIA if requested;
- Inform us immediately if your current plan is suspended or replaced by a new plan, or you cease to be a participant in the NDIS;
- Advise us of any changes to personal contact details (address, telephone contact or preferred contact person, ie who we can speak to);
- Show respect to our team at all times;
- Advise us if there is a public advocate or guardian appointed for you or if you are connected with child protection. Capital Guardians is required to seek consent to provide services.

What are our responsibilities?

In addition to our responsibilities as your financial intermediary, we uphold your rights and responsibilities in all aspects of our service delivery, and are committed to:

- Facilitate effective communication via emails, phone calls, our website and other formats as applicable;
- Treat you with courtesy and respect and deliver our services in a fair, equitable and transparent manner;
- Listen to your feedback and resolve problems quickly;
- Protect your privacy and confidentiality;
- Operate within NDIA guidelines, according to the NDIS Guide to Plan Management

Why Capital Guardians?

Easy Process

Speak to an actual person

We answer the phone!

Powered by Local Relationships

Staff are always prompt

WHY

PAYS
INVOICES
QUICKLY!



NO PAPER



NO LOST
INVOICES



TRACK SPENDING &
APPROVAL REALTIME



FIND PROVIDERS
& SERVICE BOOKINGS

WE ANSWER THE PHONE!