

# Why Australia needs a National Disability Insurance Scheme

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# Introduction

- Support for people with disabilities is delivered through a crisis-driven welfare and charity model
- Policy reforms have largely bypassed the disability sector
- Following a report from the Disability Investment Group, which recommended a National Disability Insurance Scheme, the Productivity Commission will examine a national disability long-term care and support scheme
- A **National Disability Insurance Scheme** (NDIS) would be a transformational reform like Medicare and compulsory superannuation
- This is a once in a lifetime opportunity for legacy reform; to succeed will require sector-wide, media, community and bi-partisan support
- The NDIS needs **YOUR** support

# Where and why is the current disability system failing?

- *Shut Out* Report
- Inequitable
- Demographic and social changes
- Primary reliance on families
- Crisis driven welfare and charity approach
- Under-funding of service providers
- Short term, fractured and inefficient system
- Economically and fiscally unsustainable

## What is a National Disability Insurance Scheme?

- Medicare-type scheme
- No fault
- Support and services based on needs to people with a significant disability and their carers

# NDIS Key Design Features

## Eligibility

- People with permanent disabilities including:
  - People born with disabilities
  - Accident and injury victims
  - Medical conditions
  - Mental illness
- Beneficiaries would be eligible for life, without reference to cause and treated equally based on needs
- No fault
- Principal beneficiaries would be those with significant disabilities (approx 700,000 with profound and severe)

# NDIS Key Design Features

## Benefits

- Care and support (but not income support)
- Therapy, aids, equipment and home modifications
- Early intervention
- Training, development and access to education, community and work
- Person/family-centred, based on needs, with co-ordination support, if required
- Lifetime planning and support
- New market place for services to drive efficiency and innovation

# NDIS Key Design Features

## Role of Families/Carers

- Normal age-appropriate caring roles
- Tailored support
- Choices to work or provide informal care

## Governance and Scheme Management

- National consistent standards and framework
- Pooling of risks
- Potential mix of State and Commonwealth schemes
- Governance framework to manage scheme assets and liabilities
- Active claims management and independent review/appeals process

## Research/Best Practice

- Research into best practice and prevention strategies to drive effectiveness, efficiency and reduce long term costs

# NDIS Key Design Features

## Funding Arrangements

- Workers compensation premiums
- Third-party motor vehicle insurance
- Medical indemnity insurance
- Extension of State compensation schemes to cover other injuries
- All other people with disabilities, including mental illness, through a Medicare-type levy/general revenue
- Opportunities for families to make additional private investments

## Significant net savings for government

- Reduced dependence on DSP and Carer Payment
- Lower medical, hospital, homelessness, judicial and aged care costs

## Why a NDIS?

- Adequate Standard of Living
- Equity
- Sustainability
- Participation and Opportunity
- Insurance and risk approach
- Aligns interests to maximise outcomes
- Best practice and research
- Opportunity to achieve UN Convention on Rights of Persons with Disability

# Productivity Commission Inquiry

## Inquiry process

- Issues paper, interim report and final report (July 2011)
- Submissions and public hearings

## Terms of Reference

- Eligibility
- Benefits
- Service structure
- Workforce development
- Commonwealth, State and local co-ordination
- Governance
- Legal reforms
- Implications for health, aged care and education
- Transition

## How to spread the word

- Family, friends and the community
- Participate in the  
Inquiry
- Email your MP
- Visit your MP



The need for a grass roots campaign

WE NEED  
YOU!

Go to [www.ndis.org.au](http://www.ndis.org.au)

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