

# Plan Reviews 1: When your NDIS Plan is ending

Video transcript Dec 2021



Hello and welcome.

I'm Sam from The Growing Space, and I am passionate about people with disability and their families living great lives.

I'm here because you've probably got heaps of questions about plan reviews.

Everybody shudders at the whole thought of plan reviews. "Will my plan get cut?" What is going to happen here? What do I do when the plan is rotten?

All of those things...

So, I'm going to talk about, right now, what happens when your plan ends. Not when it runs out of money. I'm not talking about what happens when the plan is rubbish.

I'm just going to talk about when the date on your NDIS plan comes to an end.

When your plan ends, there are four different ways that your plan can go.

You could have an auto extension. A plan renewal. A light touch plan renewal. Or a full NDIS plan review.

They are all different.

Some of you will have heard the term "rollover". "I had a rollover".

Rollover is a weird term and I don't want you to use it because it might mean any of those things.

And you might be confused about what sort of plan it is that you're actually getting.

So don't ask a reviewer for a rollover.

So I'm going to tell you the difference, and we're going to go through the four different types: auto extension, renewal, light touch renewal, and full plan review.



## So what is an auto extension?

Under the NDIS Act, under the legislation, the law, an NDIS plan does not ever end until a participant exits the scheme (or gets a new plan).

And that means if somebody passes away or they decide they don't want NDIS anymore, or the NDIS moves them on because they no longer require an NDIS plan.

So if you're still in the NDIS, you should always have a plan.

An auto extension happens in the absence of anything else happening, so if you haven't had a plan review meeting, you haven't got a new plan. Nobody has contacted you. But your plan's about to run out.

Don't stress! You're going to get what's called an auto extension.

The plan end date on your original plan will be shifted by another year, and the money that was in your plan for the last year will be repeated/doubled and put in the old plan.

So you will still have whatever money was left over from your old plan, as well as that original whole amount again.

Let's imagine you've got a plan with \$12,000, in it.

That's your plan, and it finishes at the end of June.

But you've only used \$6,000, of your plan, so there's still \$6,000 in it.

If you have an auto extension on the first of July, what will happen is you will get another \$12,000 put in that plan.

You will also have the \$6,000 that you haven't used up yet, and the plan will be extended until the end of June of the next year.



When you have a plan extension, the NDIS portal will be updated, except the PDF plan, (you know where you download the actual plan from the NDIS portal)...

That won't change at all.

That will still have the old dates and it will still have the old amounts of money in it.

It's only the dynamic parts of the portal that will show the update in the increase in your plan, an auto extension is intended as a stopgap. It is there until the NDIS provides you with a plan renewal or a full plan review, so don't count on a plan extension lasting for a full year.

It might only be there for a month until a new plan is delivered, until an LAC or a planner speaks to you or even an ECEI partner.

You're not going to get a plan extension because your plan runs out of money.

Plan extensions only happen when the date on your NDIS plan has ended.

So what are the other options?

### **You might get what's called a plan renewal.**

if you've got a good plan, or a pretty good plan and you're happy with it, and you don't want to risk mucking it up and getting a more reduced plan, and you don't need a whole lot of changes...

Then when the NDIS or the LAC call you or the ECEI planner call you, you could just say "I would really just like a plan renewal please, I am very happy with the funding that we have now. It is working well for me."

And the planner may, at their discretion, choose to give you a plan renewal, a plan renewal is a whole new plan with a whole new start and end date.

But it should be an exact repeat of your previous plan.

So that plan we talked about before that \$12,000.



This is a new plan with \$12,000, in it, or more likely, it's going to be a two year plan.

And it will have \$24,000 in it.

So usually as your plan nears the end date, a planner or the LAC or the ECEI planner will call you and do a check in.

Now, when they're doing this check in, they're sussing out whether you should have a plan renewal, a light touch plan renewal, or full plan review.

And it is at their discretion which of those things you get.

So if they call you and you say, "Oh yeah, my plans pretty good, but I need some extra funds here."

They're probably going to give you a full plan review.

If they call you and you say, "I'm really happy with my plan, everything's great, nothing's changed."

Then if you're really lucky, they'll give you a regular plan renewal.

So make a decision about what you're going to want before you get that phone call, and if you haven't made that decision and you get that phone call and you're on the hop, Just let them know "aww, I'm sorry, I can't talk right now" and hang up.

Call them back or have them, wait for them, to call you back.

That might be the best way to do it if you're not really prepared for that phone call.

Because what you say in that phone call may well determine whether you're given a full plan review or a plan renewal.

Plan renewal; repeat of the old plan.

So often, plan renewals are not available for early childhood plans, but they sometimes are. Usually for early childhood the plans will only be one year, but sometimes they are for two years.

For everybody else they're really pushing for two and even three year plans.

So if you've got a really good plan and you're happy with it, and your needs are stable, ask for a three year plan, a three year plan renewal.

When you get a plan renewal, there will be a whole new plan on the portal.

The PDF will be different.

The plan funds so let's say you've got that old \$12000, in your old plan, you've only used \$6000, the \$6,000, that are left in that old plan kind of disappear.

That can still be used to make claims from within the dates of the old plan, but you can't lump that extra \$6,000, into the new plan.

It's a whole new plan, it's a "plan renewal".

Plan renewals should take into account plan indexation. You know those costs in the price guide goes up most years, your new plan renewal should take that into consideration.

But if it doesn't, don't worry too much, because if you get near the end of your new plan and you're really skating it fine, go back to the agency and tell them you need that top up for indexation that wasn't accounted for in that first plan renewal.

Usually, when you have a plan renewal, you do not require reports.

This can be a real bonus for not draining your plan with a whole lot of reports that, to be frank, we know the agency doesn't necessarily always read them all anyway.

So if you're really happy with your funding, you want a plan renewal, don't go and get all the reports when the agency call. Or you can call them and say, "Look, I'm really happy. Can we just have a plan renewal?" Don't forget, though, that it is at the planner's discretion. If they look at your plan and they think that it's a very big plan for a person of the level of need, they might decide to do a full plan review anyway, so you don't necessarily have control over whether you get a plan renewal or a full plan review, but ask for what you want.

Fingers crossed you'll get it.

So we've covered a plan extension, and we've covered a plan renewal.

## Light Touch Renewal

There is another version of a plan renewal, which is called a light touch renewal and a light touch renewal is (almost) the same as a renewal. So it's a repeat of your previous plan. Although it might be for two years, but there'll be some small changes in there.

It might be that your old plan had a piece of equipment in it that you've already got now. So of course, that equipment's not going to be in the new plan.

It might be that you want to switch from plan management to self-management, or from agency management to plan management, whatever it is that's working for you when you have a light touch renewal.

They're also generally not available for people in early childhood plans, but sometimes they are.

A light touch renewal can also be one, two or three years. Ask for what it is that you want or need.

Be aware, though, that if you start asking for lots of changes in a light touch renewal, the planner may well decide "I think we should do a full plan review," in which case you're going to want to get reports ready and do all



of the other work that goes with the review, and you do risk your plan being cut.

However, if you need more funding or if you've got a change in what's happening in your life, and you need a full plan review, then go for a full plan review.

Hard to balance and decide. I know this is really tough to make these decisions.

A light touch plan renewal is very much the same as a regular plan renewal.

You will get a new plan in the NDIS portal and it will start from the new date and it will go for one year, two years or three years.

When you ask for renewal, sometimes you might get the phone call from the planner two or three months before your old plan expires.

When they give you the new plan renewal, it might happen the next day, or it might happen two months later. So if you're relying on buying something or doing something in those last few weeks or the last month or two of your old plan, you can't rely on that.

And even if you ask the planner to hold off for a week or two, you can't rely on that because they may get sick and somebody else jumps in and just does the plan renewal.

So be very careful. Make sure that you're not counting on a big bill coming out of the new plan that you're hoping for it to come out of the old plan. Be a little bit careful about that.

So that's light touch renewal.

### **Last but not least, we have a full plan review.**

So we've covered the auto extension plan renewal, a light touch renewal, and then there's the full bore.



That's the full plan review. That's where you sit down. You have the planning meeting.

Hang on. Sometimes it's not.

Sometimes... a full plan review will be done on the phone at that check in.

So be careful. Ask the planner. "Are you doing a full plan review?"

If you're happy with a plan renewal, push it again, ask for the plan renewal.

But if you want a plan review, ask "Are you doing the plan review? When will it be?" A full plan review will require reports and all of the bits and pieces that go with asking for appropriate funding for you or the person that you love.

Once you have that planning meeting for your full plan review, it might be several months before you actually get the new plan.

If your old plan expires during that time, if the date ends, you will get an auto extension in the meantime.

Personally?

I know people that have been on plan extensions waiting for that full review plan to come through for over a year. So you can't be guaranteed of when that new plan is going to come through when you have a full plan review, when the new plan is approved, it will be a whole new plan in the portal and it will all look different.

You will not necessarily get notification that it is there. So if you're waiting on a new plan, I would suggest that you do check in on your portal fairly frequently.

OK, so we've now covered the four different kinds of reviews that can happen when your plan runs out and I don't mean runs out of money, I mean runs out of time.

So you could have a plan extension, which is a stopgap.





You could have a plan renewal, which is a repeat.

You could have a light touch plan renewal, which is a repeat, but with a few little minor changes, but generally, not funding changes.

Or it could be a full plan review.

Next, we'll cover what happens when the plan that comes back to you, or the plan that you have is not meeting your needs.

Thankyou!

**Coming up: Plan Reviews 2: When the Plan is No Good!**

1300 476 977

[info@TheGrowingSpace.com.au](mailto:info@TheGrowingSpace.com.au)

[www.TheGrowingSpace.com.au](http://www.TheGrowingSpace.com.au)

[www.facebook.com/TheGrowingSpaceAustralia](https://www.facebook.com/TheGrowingSpaceAustralia)

