



Funding changes for NDIS supports: Safeguards for high support needs participants

September 2026

In the 2026-27 Budget, the Australian Government announced it would reset funding for some NDIS supports from 1 October 2026. This will impact budget allocations in participant plans for:

- social, economic and community participation supports¹, and
- improved daily living skills supports.²

These changes will be introduced gradually over 12 months from 1 October 2026 when a participant's plan is created, reassessed or renewed.

Information about what this change means and how it will be implemented can be found in the 'Funding changes for NDIS supports' guide.

Changes to funding for social, economic and community participation and improved daily living skills supports will impact all participants who receive funding for these supports.

However, a new plan variation pathway has been created for high support needs participants with 24-hour disability support needs.

This variation pathway makes sure participants continue to have sufficient funding to safely meet these needs, recognising that the level and nature of support required may vary across different environments and circumstances.

This document explains how the new pathway for high support needs participants will work.

¹ Previously referred to as 'social, civic and community participation supports'.

² Previously referred to as 'capacity building daily activities supports'.

Who is eligible to apply for a plan variation

The new plan variation pathway will be open to high support needs participants who receive 24-hour funded NDIS supports.

A participant has high support needs if they:

- Have total budget in their plan for Assistance with Daily Life, Home and Living, and Assistance with Social, Economic and Community Participation of \$215,030 or more before the funding reset, and
- Receive 24-hour funded NDIS supports for support needs arising directly from the impairments they access the NDIS for, and
- Receive 24-hour funded NDIS supports at a shared support ratio of at least 1:3.

What 24-hour disability support means

24-hour disability support means NDIS funded disability supports that are available throughout the day and night to meet a participant's ongoing support needs related to their disability. This can include a combination of shared supports, individual supports and overnight assistance.

How the total funding amount is calculated

The benchmark amount of \$215,030 combines funding across Assistance with Daily Life, Home and Living, and Assistance with Social, Economic and Community Participation supports. It is used as a measure of a participant's ongoing support needs and is equivalent to 24-hour support provided at a shared ratio of 1 support worker to 3 participants.

What a shared support ratio of at least 1:3 means

A support ratio describes how many participants are supported by each support worker at one time. The NDIA uses a support ratio to help determine the level of support a participant needs. This includes considering the intensity, frequency, and level of support a participant needs because of their disability.

For example, a 1:3 support ratio means one support worker supports three participants, while a 1:1 support ratio means one support worker is dedicated to a single participant.

Participants who are not eligible to apply for a plan variation

There are a range of safeguards for participants who are not eligible to apply for a plan variation.

- Only social, economic and community participation and improved daily living skills supports will be impacted. Other parts of participants' plans will not be impacted.
- Some supports within the relevant categories will not be impacted.

- All participants can continue to request a variation or unscheduled plan reassessment where there have been significant and ongoing changes in their functional capacity, support needs or circumstances.
- Participants living in residential aged care facilities are unlikely to be eligible for a plan variation. These participants would continue to have access to 24-hour disability supports through their respective residential aged care facility.

Further detail on these safeguards is available in the 'Funding changes for NDIS supports' guide.

How plan variations will be implemented

High support needs participants will be able to apply for a plan variation within 90 days of the funding reset being applied to their plan (after their plan is created, reassessed or renewed). The NDIA may extend this period by written notice in exceptional circumstances.

A plan variation can only be requested by the participant or their nominee. If a participant does not have a nominee, they can be assisted by another person, such as a support worker or advocate. The NDIA cannot initiate a plan variation.

A participant may only receive a plan variation if:

- the funding available in their plan after the funding reduction has been applied is not enough to maintain safe 24-hour disability supports; and
- the funding available in the participant's plan is not enough to maintain the support ratio required to meet the participant's disability support needs across their relevant support setting.

This will ensure consistent, objective decision making when determining whether a high support needs participant is eligible for a plan variation.

Where a participant requests a variation, the NDIA must decide whether they meet the definition of a high support needs participant within 21 days. The NDIA can notify the participant if additional time is required to make a decision.

If the NDIA determines that the participant is a high support needs participant, they have a further 21 days to:

- decide to vary the plan;
 - decide not to vary the plan; or
 - notify the participant that additional time is required to make a decision about the variation.
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How a plan variation will be applied

If a participant meets the criteria above, the NDIA may increase funding for specific supports to ensure their 24-hour disability supports are safely maintained at the support ratio necessary for their disability support needs.

The increase will be the amount of funding required to maintain 24-hour disability supports. The increase will not be more than the amount reduced by the funding changes.

The NDIA will calculate the amount of funding that may be needed to cover any gap.

- Funding can be increased for assistance with daily living and home and living supports.
- Funding cannot be increased for social, economic and community participation, and improved daily living skills support groups.

What review rights participants have

Participants can request a review of decisions made under the high support needs plan variation pathway. This includes decisions about:

- whether a participant meets the definition of a high support needs participant for the purposes of the pathway
- whether a plan variation under the pathway is approved.

Participant examples

Example 1: Daniel

Daniel is a participant who lives in Supported Independent Living (SIL). He has an NDIS plan totalling \$600,000 per year. His plan provides \$360,000 to ensure he has 24-hour disability supports. This includes:

- \$210,000 for home and living and assistance with daily living supports
- \$150,000 for social, economic and community participation supports.

Daniel's home and living and daily living support budget cover his support needs for the time he spends at home. For example, this includes help from a support worker for personal care, meal preparation and taking medication at home. Daniel's funding for home and living and daily living supports typically covers 20 hours of his 24-hour care:

- 10 hours per day at a support ratio of 1:2
- 2 hours per day at a support ratio of 1:3
- 8 hours per night at a support ratio of 1:3.

His social, economic and community participation support budget helps Daniel to participate in the community. This includes help from supports workers to assist Daniel participate in the community for an average of 4 hours per day across 7 days per week at a support ratio of 1:1.

Before the funding changes commenced, Daniel was notified that his plan would be reassessed. The reassessment takes place after the changes commence on 1 October 2026.

As part of the reassessment, the NDIA determines that Daniel's support needs have not changed and that his existing supports remain reasonable and necessary. The funding change is applied to his social, economic and community participation supports budget, which changes from \$150,000 to \$75,000.

This changes Daniel's plan budget for assistance with daily living supports, home and living supports and social, economic, and community participation supports from \$360,000 to \$285,000.

While the reset was only applied to his social, economic and community participation supports, Daniel relied on the total funding in his plan to maintain his 24-hour disability supports.

The remaining \$285,000 is not enough to maintain those arrangements at the support ratios that were previously considered reasonable and necessary. Daniel has a gap of 2 hours a day because the remaining \$285,000 covers 20 hours of home and living supports and an average of 2 hours per day of social, economic, and community participation supports.

Because the change creates a gap in Daniel's 24-hour disability supports, his plan nominee applies for a plan variation on his behalf within 90 days of the change to his plan.

The NDIA considers the application and is satisfied that the funding change has created a gap in supports that affects Daniel's ability to maintain his 24-hour disability supports at the support ratios that were considered reasonable and necessary when his plan was approved.

In considering the application, the NDIA determines that an additional \$25,000 in home and living and assistance with daily living supports is reasonable and necessary to address this support gap. This amount is calculated by how much more time Daniel would spend at home rather than in the community, and the level of support he would need at home.

To determine the level of support Daniel needs at home, the NDIA considers the support ratio funded the most throughout the day. Daniel's current home and living, and daily living support budget provides 10 hours of support at a support ratio of 1:2, and 2 hours at a ratio of 1:3 in the daytime. The NDIA determines that Daniel would need support at a support ratio 1:2 for 2 hours a day to address the support gap. The NDIA therefore approves the plan variation and increases Daniel's plan funding by \$25,000, increasing his total plan budget from \$285,000 to \$310,000.

The funding increase is limited to the amount necessary to address the support gap and cannot exceed the reduction resulting from the funding changes. As a result, Daniel's funding for home and living and assistance with daily living supports cannot be increased above the \$360,000 budget he received before the reduction was applied.

Example 2: Amina

Amina is a participant with complex support needs who has 24-hour disability support needs. Her plan includes a combination of in-home supports, overnight supports, and high intensity supports in the community. These are delivered at different ratios throughout the day and night to meet her disability support needs. Together, these provide 24-hour support.

Amina's total plan budget is \$380,000 per year. Amina's plan includes:

- Funding not for high intensity supports, including home and living and assistance with daily living supports (\$240,000 per year) used for support for Amina at home for:
 - 10 hours per day at a support ratio of 1:3
 - 2 hours per day at a support ratio of 1:1
 - 8 hours per night at a support ratio of 1:3
- Funding for high intensity social, economic and community participation supports (\$110,000 per year). This is used for high intensity supports when Amina is participating in the community for an average of 4 hours per day at a 1:1 support ratio.
- Improved daily living skills supports (\$30,000 per year). Disability-related health supports make up \$10,000 per year, and other daily living skills supports make up \$20,000 per year.

The NDIA notifies Amina that her plan is due for renewal and commences the plan renewal process.

As Amina's social, economic and community participation funding is used for high intensity supports, these supports are not impacted by the funding changes.

Following the renewal of her plan, funding for other improved daily living skills supports changes from \$20,000 to \$18,000. Disability-related health supports are not impacted by the change.

Amina's total plan budget is changed from \$380,000 to \$378,000. When Amina receives her renewed plan, the NDIA informs her of the funding available in her plan after the funding change has been applied.

Amina's plan nominee applies for a plan variation on her behalf. The NDIA considers the application against the criteria for a plan variation.

The NDIA first determines that Amina meets the definition of a high support needs participant for the purposes of the pathway.

The NDIA then assesses whether Amina continues to have sufficient funding to maintain her 24-hour disability support needs at the support ratios that were considered reasonable and necessary when her plan was approved.

The NDIA is satisfied Amina has sufficient funding for this because the funding change applies only to improved daily living skills supports and does not affect the supports required to maintain Amina's 24-hour disability supports.

As the change has not created a support gap that affects Amina's ability to maintain her 24-hour disability supports, Amina has not met the criteria for a plan variation. The NDIA does not approve the plan variation.

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