

A man with short dark hair, wearing a black zip-up hoodie, is sitting at a table. He is looking directly at the camera with a slight smile. His hands are resting on the table in front of him. The background is a white lattice wall with a green plant visible on the left.

**Mental health conditions**

**and the NDIS:**

**A guide to access and supports.**



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All reasonable endeavours are made to ensure it remains current. The most recent version can be found under ‘Resources’ at [leapin.com.au](http://leapin.com.au).



## Introduction.

**The NDIS has an important role to play in supporting eligible people who live with mental health conditions.**

It can provide ongoing, lifelong support for people who experience severe impairments as a result of mental health conditions. The NDIS can also provide funding for essential supports and services which are tailored to your needs.

It is expected that the NDIS will ultimately support around 64,000 participants with severe and persistent mental health conditions. However, there are many people with psychosocial disabilities (those arising from a mental health condition) who may be eligible but are not accessing NDIS supports<sup>1</sup>.

Mental health can be one of the most complicated and confusing aspects of the NDIS. But if a mental health condition causes a permanent impairment that has a severe impact on a person's ability to undertake everyday activities, they may be eligible for the NDIS.

Leap in! has created this ebook to help people with mental health conditions determine whether they may be eligible for the NDIS and the types of supports that may be available.



# Mental health conditions and the NDIS: A snapshot.

**12.8%** of participants who received a new NDIS Plan from July to September 2020 have a **psychosocial disability** (previously 9.6% on average).<sup>2</sup>

**70%** of people who have applied for NDIS access for psychosocial disability **have been found eligible**.<sup>3</sup>



 **Approximately 10%** of NDIS participants have a psychosocial disability.<sup>4</sup>

**Numbers of male and females are fairly equal.** 


Total number of active NDIS Plans for people with psychosocial disability is **40,508** as of **September 2020**.<sup>5</sup>

Most common goal types of people with psychosocial disability are in these areas:

  
**Social and community activities**

  
**Daily life**

  
**Health and wellbeing**<sup>6</sup>

 Average annual supports for people with psychosocial disability as their primary disability is around **\$70,000** per year.<sup>7</sup>



## Part 1

# Mental health conditions and the NDIS: The basics.

The Leap in! Crew supports many people living with mental health conditions on their NDIS journey. It's all part of part of the work we do as NDIS plan managers.

Around 10% of NDIS participants have a psychosocial disability (a disability caused by a mental health condition). That's around 40,000 people.

So if you have a mental health condition and are unsure about whether you're eligible for the NDIS, it is worth spending time to see if the NDIS can help you.

Some people with a mental health condition do not identify as having a "disability" and might assume the NDIS is not for them. But if you have a mental health condition which is permanent and affects your ability to do everyday things, then the NDIS may provide supports to help you live your best life.

In summary:

- You may be eligible to access the NDIS if you have a mental health condition
- Diagnosis alone is not sufficient
- In addition to diagnosis, you'll need to prove functional impairment
- Functional impairments are called "psychosocial disabilities"
- The key to meeting NDIS access criteria and getting the supports you need from the NDIS is understanding and being able to explain the functional impact of your condition.

Good to know:

- The NDIS is designed to support people with disabilities who have permanent and lifelong conditions
- Some supports are supplied through the mainstream health system, not the NDIS, such as state mental health services.

## Accessing the NDIS when you have a mental health condition.





## Part 2

# NDIS eligibility.

The National Disability Scheme (NDIS) is designed to support people with a permanent and significant disability to live their life the way they choose.

If you want to access the NDIS, you'll need to complete an *Access Request*. This involves completing some forms and providing background information so the National Disability Insurance Agency (NDIA) that operates the NDIS can determine if you're eligible.

We've outlined some of the important criteria below.

### 1. Age requirements.

You may be eligible to apply for the NDIS if you are aged between 7 and 65 years old. The NDIS also has an Early Childhood Early Intervention program for children aged 0-6 years.

### 2. Residency requirements.

You must live in Australia and

- be an Australian citizen, or
- hold a permanent visa, or
- hold a special category visa (SCV).

If you spend a lot of time overseas, you'll need to demonstrate strong ties to Australia such as owning a home or having a long-term rental agreement and having family in Australia. You might also have to provide information about how often you travel overseas and the length of your trips.

### 3. Disability requirements.

You must be able to meet each of the following criteria to be eligible for the NDIS:

- You have a disability that results in an impairment which affects your ability (or functional capacity – see [Part 4](#)) to perform certain activities such as communication, learning, mobility or self-care.
- The disability must be attributable to one or more intellectual, neurological, sensory or physical impairments. Alternatively, you may have an impairment attributable to a psychiatric condition.
- You are likely to require support under the NDIS for the rest of your life. If the impairment varies in intensity, such as experiencing chronic episodes, you may still be eligible.

If you have a mental health condition, there are additional eligibility criteria to enter the NDIS. We've outlined these in the next section.



The NDIS is not means tested and does not take into account your income or assets (such as a home) when determining eligibility.





### Part 3

## Mental health conditions and NDIS eligibility.

“Mental health condition” is a broad term that refers to symptoms that may be caused by a range of things including life events and genetic factors. A mental health condition can be temporary or lifelong. It can include mood, anxiety, personality, psychotic and compulsive disorders.

Living with a mental health condition does not automatically make you eligible for the NDIS. In addition to the regular eligibility requirements, you must show proof of evidence that:

1. You have a mental health condition
2. The mental health condition causes an impairment
3. The impairment is permanent, and
4. The impairment causes a disability which substantially reduces your ability to do everyday activities.

### When a mental health condition causes an impairment.

In the NDIS, the terms *mental health condition* and *impairment* are related. A mental health condition may cause an impairment or loss of mental function – such as loss or damage to perception, memory, thinking and/or emotions.

Such an impairment is referred to as a “psychosocial disability” – one which arises from a mental health condition.

Not everyone who has a mental health condition will experience a psychosocial disability. For people who do, it can be severe and affect many aspects of their life. For example, they may have difficulties with everyday tasks and activities or need help to look after themselves.

If you have a mental health condition, you will need to provide evidence that it results in a permanent impairment that substantially affects your ability to do everyday activities.

## Providing evidence.

As part of your *Access Request*, your psychologist, doctor, support worker or mental health nurse will need to complete an [Evidence of Psychosocial Disability](#) form which is available on the NDIS website.

This includes information such as:

- How long they have treated you
- Confirmation you have a mental health condition
- Information about any hospital admissions
- A description of any impairments against the six functional capacity life skills areas (see [Functional capacity requirements](#))
- Confirmation of impairments that are likely to be permanent
- Medication, treatment and interventions trialled or underway
- Any clinical interventions
- An assessment of your life skills.

Most mental health professionals would have done this before so can help you collate all the information that is required. If you have been treated by several practitioners or moved around, you may need to source some additional documents yourself.

Every case is reviewed individually based on the information provided.



Whether access to the NDIS will be granted depends on a range of factors and how the disability affects you, not only the diagnosis of a specific condition.

## Good days and bad days.

The nature of mental health conditions means you may have good days and bad days. The NDIS refers to this as “episodic”. Many NDIS participants experience episodic conditions.

You may still meet NDIS criteria if you have good days as well as bad days. They will consider how you function on good days, bad days and the days in between.



## Part 4

# Functional capacity requirements: Help with everyday tasks.

Functional capacity is all about your ability to carry out everyday activities. To access the NDIS, you will need to provide evidence that your ability to participate in or carry out specific tasks is “substantially reduced”.

The functional capacity requirements cover the six life skills areas below:

### **Communication**

Includes being understood in spoken, written or sign language, understanding others and the ability to express needs.

### **Social interaction**

Includes making and keeping friends, interacting with the community, behaving within limits accepted by others and the ability to cope with feelings and emotions in a social context.

### **Learning**

Includes understanding and remembering information, learning new things, and practicing and using new skills. Learning does not include educational supports.

### **Mobility**

Describes your ability to move around the home and community to undertake regular daily living activities requiring the use of limbs.

### **Self-care**

Activities related to personal care, hygiene, feeding oneself and the ability to care for your own health care needs.

### **Self-management**

The cognitive capacity to organise your life, to plan and make decisions, and to take responsibility for yourself. This includes completing daily tasks, making decisions, problem, solving and managing finances.<sup>8</sup>

## **The difference between *reduced functional capacity* and *substantially reduced functional capacity*.**

The NDIA looks at what you can and cannot do. You will likely have *substantially reduced functional capacity* in an area if you cannot do **most activities** related to one of the life skill areas above without support.

For example, self-care includes the ability to shower, dress and feed yourself as well as other basic day-to-day self-care activities like looking after your personal hygiene. If you are unable to complete most of these tasks without assistance from another person, you are likely to have *substantially reduced functional capacity* in this area.

The following do not meet the definition of **substantially reduced functional capacity**:

- Taking longer to complete an activity
- Doing things a little bit differently
- Participating in a modified or limited way
- Not being able to work because of a mental health condition
- If you are only unable to complete tasks without assistance during acute episodes.



If you become an NDIS participant, you may receive NDIS support for any or all of the six life skills areas, not only those where you have demonstrated substantially reduced functional capacity.

## **What about existing supports?**

It's important to provide information about any existing supports in place, including details about family members, friends or support workers who help you.

The NDIS will look at how you function without support and what your support needs may be into the future.



## Part 5

# Types of mental health conditions.

The NDIS reports that people living with a range of different mental health conditions are currently accessing NDIS supports.

These include:

- Schizoid disorders such as schizophrenia
- Anxiety disorders such as post-traumatic stress disorder, obsessive compulsive disorder and agoraphobia
- Mood disorders such as bipolar disorder and depression.

The NDIS may also fund mental health supports for people whose primary disability is different to the ones listed above. For example, where a mental health condition is caused by an acquired brain injury.



You must provide evidence of a mental health condition to access the NDIS, but the mental health condition does not have to be named, although it is helpful.

[NDIS Mental Health Access Snapshot 2 – Impairment and Mental Health in the NDIS](#)



## Part 6

# The concept of “recovery”.

The word “recovery” comes up a lot when talking about mental health and the NDIS which can make it a bit hard to understand.

The NDIS defines recovery as:

*“...achieving an optimal state of personal, social and emotional wellbeing, as defined by each individual, whilst living with, or recovering from a mental health condition.”<sup>9</sup>*

In everyday communication, we often use the word “recover” to mean “get better”. And so, it might seem like recovery is at odds with the idea of a permanent impairment. However, when it comes to mental health conditions, recovery is about living the best possible life for you, even if you continue to experience symptoms of a mental health condition.

**Clinical recovery** and **personal recovery** are different:

- **Clinical recovery** means you have fewer or no symptoms, which means you are unlikely to be eligible for the NDIS.<sup>10</sup>
- **Personal recovery** will be different for each individual but is about living a meaningful life. It may mean having more good days than bad days. It also may be managing the condition well with the supports you receive.<sup>11</sup>

### Important points about recovery:

- Treatment and/or interventions must have been explored enough to confirm that clinical recovery is unlikely, so treatment is focused on personal recovery
- If your doctor is unsure whether current treatments will result in clinical recovery, the condition cannot be considered permanent and you will not be eligible for the NDIS
- The amount of NDIS funding you receive may change as your recovery improves.



## Part 7

# Who can help?

Many people with psychosocial disability are trying to navigate NDIS access on their own. With so much to take in, it's easy to become overwhelmed.

However, there are people who can help you to collate the information and submit your *Access Request*.

### **Mental health support services.**

Your local mental health support services should be able to assist you to complete an NDIS *Access Request* and offer support through the application process. If not, contact the NDIA to connect you with a Local Area Coordinator (LAC) in your area.

### **Local Area Coordinator.**

A Local Area Coordinator (LAC) can help you understand and access the NDIS. They can also connect you with other services and government agencies.

### **Psychologist, mental health nurse or social worker.**

Your psychologist, mental health nurse or social worker may be able to assist with collating the information required to demonstrate eligibility. They can also complete the required functional assessments on the appropriate template to include with your *Access Request*.

### **The Leap in! app.**

The free Leap in! app is designed to bring all your NDIS related information together. Create a profile, record your goals and reflect on your functional needs all in one easy location. Download from the App Store, Google Play or get the app on the Leap in! website.



## Part 8

# Who does what: Community mental health services or NDIS?

The NDIS funds supports that are related to a disability caused by a mental health condition. It does not fund early intervention supports or treatment of the condition itself. These will generally be funded by the health system.

The NDIS may fund supports related to an associated psychosocial disability such as supports that help you to participate in community activities or assistance with personal care.

Community mental health / mainstream services	NDIS
Clinical supports including treatment in a psychiatric hospital, other acute care or rehabilitation	Non-clinical supports
Mental health first aid	Supports that assist with daily living activities
Diagnosis and early intervention	Supports that aid social, economic and community participation
Residential care related to in-patient treatment or clinical rehabilitation	
Where treatment is the responsibility of another service such as for a drug or alcohol issue	
Medicare funded Mental Health Care Plans	
Therapy to support capacity building	
Medication	





## Part 9

# Types of supports the NDIS may fund.

The NDIS funds “reasonable and necessary supports” relating to your disability to help you live an ordinary life and achieve your goals.

During your NDIS Plan meeting, your NDIS Planner will gather information on what supports are reasonable and necessary for your situation by evaluating whether a support request is:

- Related to your disability and support needs
- Good value for money
- Likely to be effective and beneficial to you.

The NDIS will also consider the unpaid, informal supports you receive from family, friends and your support crew (including support workers, support networks and the community).

## Support budgets.

The NDIS funds three main categories of supports, called “budgets”. Depending on your needs, you may receive funding in one, two or three budgets categories.

### Core supports.

Core supports are activities that help you in your everyday life. This area of your NDIS Plan has four individual budgets which can be flexible to accommodate your individual needs.

- **Assistance with daily life** includes making household decisions, looking after your personal care, cooking and cleaning.
- **Assistance with social and community participation** can include activities or courses that help you connect and socialise with others such as art classes, sports coaching or peer support programs.

- **Consumables** can help cover everyday items and services including continence and low-cost assistive technology related items.
- **Transport** helps to cover costs associated with specialised schooling or education programs, reaching your place of employment, or participating in recreational or community activities.

### **Capital supports.**

Capital supports provide funding for equipment, home or vehicle modifications, and are split into two categories. The NDIS is very specific in what this funding can be used for and it must be used as it is allocated.

- **Assistive technology (AT)** covers any device that allows you to do something that you wouldn't be able to do without it or increases the ease or safety of things you do. This budget includes vehicle modifications.
- **Home modifications** are any changes you need to make to the structure, layout or fittings of your home to ensure you can move around safely.

### **Capacity building supports.**

Capacity Building supports are set aside for activities that will support you in learning new skills. These skills may include achieving some of your goals. This includes things like living independently, finding a job, or getting help with your NDIS plan management.

### **Most common types of NDIS goals.**

The most common NDIS related goals for people with psychosocial disability are:

- Participation in social and community activities
- Associated with daily life activities
- Related to health and wellbeing
- Connected to home or work
- Choice and control over their lives.<sup>12</sup>

For more information on what the NDIS refers to as a goal, read [What is a goal?](#)

## **Psychosocial recovery coaches.**

The NDIS has recently announced a new support item to “provide support to people with psychosocial disability to live a full and contributing life”.<sup>13</sup>

New recovery coaches will bring specialist skills and knowledge to help people with psychosocial disabilities take control of their lives and navigate both the NDIS and the mental health system.

Recovery coaches are required to have mental health qualifications. They also need to have either lived experience with mental illness or extensive knowledge about psychosocial disability and mental health.

They will work with NDIS participants, their families, carers and support workers to design and implement a recovery plan.

Other things that psychosocial recovery coaches can help with are:

- Helping you to get the most from your NDIS Plan
- Assistance with coordination of NDIS supports
- Coaching to increase skills and capacity such as motivation, strengths, resilience and decision making
- Support with recovery planning
- Connecting you with mainstream supports.

If you have a psychosocial disability and become an NDIS participant, you may be able to access the support of a psychosocial recovery coach through your NDIS Plan.

For more details, check out the [NDIS Psychosocial recovery coach guide](#).



## Part 10

# What happens after an NDIS Access Request has been approved?

### Getting your first NDIS Plan.

The NDIS is required to respond to *Access Requests* within 21 days. If your application is approved, the next step is to attend a planning meeting where your NDIS Plan will be created.

Leap in! helps people prepare for their NDIS Plan meeting every day with our free [NDIS planning app](#).

#### Step 1: Decide on the details for your NDIS Plan meeting.

- Would you like a face-to-face or phone meeting?
- Where you would like to be for the meeting?  
For example, in your house, in your Local Area Coordinator's office or somewhere else?
- Do you have a preferred time for the meeting?  
For example, morning, afternoon or evening.
- Who you would like to be involved in your planning meeting?  
For example, family member, close friend, your partner or a person who supports you (someone you know and can trust).
- Do you need communication or assistive aids for the meeting?
- Do you need a translator?

#### Step 2: Prepare for your NDIS Plan meeting.

The supports funding in your NDIS Plan will be closely connected to your goals so think about how the NDIS can help you to achieve your goals. Check out the Leap in! [NDIS Plan Meeting Checklist](#) for helpful information on what to take to your meeting.



## **Decide on how to manage your NDIS Plan.**

At the end of each NDIS Plan meeting, you will decide on how to look after the funding in your NDIS Plan.

There are several options for managing your plan and its budgets. It's important to understand these so that you can make an informed decision at your NDIS Plan or Plan Review meeting.

There are three main ways to manage your NDIS Plan and its budgets.

### **1. Agency managed.**

With this option, your NDIS Plan is managed by the NDIA (National Disability Insurance Agency) and you can only use NDIS registered providers. Invoices from service providers are submitted direct to the NDIS after the service has been delivered and the NDIS pays them directly.

Being Agency managed offers the least amount of choice and control. However, it could be for you if you don't require much flexibility and want to use only registered providers.

### **2. Self manage.**

This is the hands-on option, where you look after the claiming and payment of your invoices and can use both registered and unregistered providers.

People who self manage are required to open a separate bank account for managing their NDIS funds. This option suits people who are good with finances and budgeting and are confident in their understanding of the NDIS.

### **3. Plan management.**

Plan managers help you to manage your NDIS budget and bills, a bit like a personal bookkeeper with a support team. When you have a plan manager, you can use both registered and unregistered service providers.

Additionally, plan managers like Leap in! help you to make the most of your NDIS Plan and to use your funding in the best way possible. It doesn't cost anything for plan management to be included in your plan.

### **3. Combination option.**

You can select one option for managing all of your NDIS funding or choose a combination of different approaches, depending on what you want to achieve with each category budget. You can also change between options, you just need to let the NDIS know.

## Using your NDIS Plan.

Once you start using your NDIS funds, it's important to keep records of everything you spend. This helps you to keep your budget on track and identify if you are spending too much or too little. The Leap in! app is a great tool for managing your supports.

Any unspent funding will not roll over to your next NDIS Plan, so make the most of what's available now.

If you want to use new providers, the following resources can help you with ideas and connections:

- Your support coordinator or recovery coach (if there is one funded in your plan)
- Your Local Area Coordinator (LAC)
- The Leap in! [Provider Network Directory](#)
- The Leap in! Crew on 1300 05 78 78.

We recommend negotiating a service agreement with each provider, so everyone knows what to expect (even if you have been using them before your new plan). Find out more about in our article, [The importance of service agreements](#).

For more details, check out the Leap in! ebook [The Essential NDIS Guide: An introduction to NDIS basics](#).



## Part 11

### Frequently asked questions.

***I have lived with depression and anxiety for many years. Can I automatically get on the NDIS?***

No. Each individual has to meet the NDIS eligibility criteria and the disability requirements. Access to the NDIS is based on the level of impairment caused by a mental health condition, not by diagnosis.

***Will the NDIS fund supports for me if I have bipolar disorder?***

It can, depending on whether you meet the eligibility and disability criteria. If having bipolar disorder substantially reduces your ability to carry out everyday activities, you may be eligible.

***I am being treated for drug and alcohol dependency. I also have a psychosocial disability. Does that make me ineligible for the NDIS?***

No. You may receive treatment for these separately and at the same time. However, to access the NDIS, you will need to prove that your psychosocial disability is because of a mental health condition and not caused by the alcohol or drug dependency.<sup>14</sup>

***My mental health condition is episodic, moving between good days and psychotic episodes. Can I get the NDIS if I have good days?***

Yes, although psychotic episodes alone are not enough for the NDIS to grant an *Access Request*. However, many NDIS participants experience what they would define as “good days” so providing you meet the access requirements, you may be eligible for the NDIS.<sup>15</sup>

***What happens if my support needs change while I am getting the NDIS?***

While the NDIS is designed to support you for life, there is built-in flexibility to change the supports you receive as your needs change. This can be done at your regular/annual Plan Review meeting or you can arrange a review of your plan by contacting the NDIS if your circumstances change.

### ***Where can I get help if my NDIS Access Request is rejected?***

The NDIS is designed to work in with other government and community support services. If your NDIS *Access Request* is rejected, your NDIS Local Area Coordinator (LAC) can connect you with other supports or services.

### ***Can I appeal if the NDIS rejects my Access Request?***

Yes. If you believe you are eligible, you can request an [internal review](#) of your access decision by the NDIS. If you are not happy with the outcome of the review, you may be able to apply for a review to the Administrative Appeals Tribunal.

## **Handy resources.**

### **NDIS resources**

[Mental Health and the NDIS](#)

[NDIS Mental Health Snapshot Series](#)

[Stuart's journey to independence with the NDIS \(Video\)](#)

[Reimagine – mental health, my recovery and the NDIS](#)

[How to make an NDIS Access Request](#)

### **Leap in! resources**

[Mental health conditions and the NDIS](#)

[Psychosocial disability and the NDIS](#)

[Psychosocial disability: What the NDIS may cover](#)

Download your free [NDIS Plan Meeting Checklist](#)





## Case study.

### **Able Anglers: Reel opportunities for real people.**

Fishing is known for its ability to improve confidence, decrease stress and help you relax. Able Anglers is an organisation based in south east Queensland, creating and delivering social and community opportunities to people with disability or mental illness.

[Able Anglers](#) is a perfect example of how NDIS funding can help people with psychosocial disabilities and mental illness to achieve their goals. While the group started as a fishing respite service, it has now expanded and offers circus trips, V8 rides, Moreton Island tours, catamaran trips and more.

The founder of Able Anglers, Steven, has lived with clinical depression since he was 19. Steven was involved in planning and developing many fundraising activities to support homeless youth and people living with a disability. He has also worked for as a leisure officer in aged care and in events management.

A keen fisherman when he was younger, Steven was re-introduced to fishing by a close friend later in life. He's experienced the benefits of fishing on his mental health first-hand – a decrease in his depression symptoms, improvement in mood and an increased interest in everyday activities. And so, Able Anglers was born.

The goal is simple: to provide an opportunity to participate in recreational activities that build confidence, develop skills and encourage social inclusion.

*“So many friendships are made, there are so many conversations, laughs and lighter shoulders from having an outlet, a regular activity to participate in and look forward to every week,” Steven said.*

Able Anglers now has over 400 participants and a dedicated team to help them achieve their goals. Many use funding from their NDIS Plan to access Able Anglers services.

## About Leap in!

Leap in! is a registered not-for-profit and NDIS-registered plan manager dedicated to helping people with a disability live the life they want to lead and make the most of their NDIS funding.

Leap in! can provide guidance on who to speak to about the NDIS and how to get the most from your NDIS Plan.

We support many people with psychosocial disabilities to navigate the NDIS. Leap in! can:

- Provide guidance on where to start with accessing the NDIS
- Support you to set your NDIS goals
- Put you in touch with supports and services in your area
- Help you manage your NDIS budgets
- Pay provider invoices on your behalf (with your approval).

Anyone can have plan management included in their NDIS Plan. You just have to ask for it and the NDIS adds extra money into your budget to cover the cost of plan management.

Get in touch with the Leap in! Crew today on **1300 05 78 78**, email [crew@leapin.com.au](mailto:crew@leapin.com.au) or chat to us on our [website](#).

### Other titles in the Leap in! ebook series.

- [The Essential NDIS Guide: An introduction to NDIS basics.](#)
- [Supported Independent Living: Achieving your goal to live independently.](#)
- [Future Planning: A guide for parents and carers](#)
- [Inclusive Employment: A comprehensive guide to creating a culture of inclusion for people with a disability in your organisation.](#)

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# Leap in!

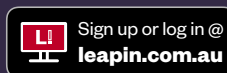
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Download the award-winning Leap in! app.



The Leap in! Crew acknowledge the traditional owners of the land on which we work and live. We acknowledge the stories, traditions and living cultures of Aboriginal and Torres Strait Islander peoples on this land and commit to building a brighter future together.