

# Reasonable and necessary support for an ordinary life

- *The NDIS insurance approach is new and represents a paradigm shift.*
- *To succeed, the NDIS must help people with disability to transition from responding to a crisis driven welfare system to an insurance approach that builds capacity to reduce the long term need for care and support .*
- *What can the NDIA do to support the transformation to a coherent insurance approach?*

**The NDIA should use the concept of ‘an ordinary life’ to signpost a new insurance approach as the underpinning of a coherent Scheme operating system.**

## We understand the problem

- Participants are used to overstating disability and crisis to generate more \$.
- NDIS requires participants to trust that more reasonable and necessary support will be available if required.
- NDIS requires participants to build capacity to be more independent and included. This will simultaneously reduce their long term need for care and support.
- To enable the NDIA to motivate participants to build their capacity, it must:
  - promote enablers of an ordinary life
  - inhibit barriers to an ordinary life

## We understand the enablers of an ordinary life

Research demonstrates the health and wellbeing impacts of:

- positive relationships
- a sense of belonging
- individual autonomy
- active involvement in decision-making
- active engagement in community
- using one’s unique strengths in ways that provide a challenge, and
- making a contribution.

When participants work toward these enablers, they are more likely to have a fulfilling and ordinary life.

## We understand the barriers of an ordinary life

Research demonstrates factors that hinder participants from aspiring to an ordinary life including:

- negative attitudes that view disability as a tragedy, and people with disability as eternal, dependent clients.
- service models that congregate people and segregate them from community.
- individualised support that acts as a paid friend rather than as a life facilitator, and
- risk management approaches that deprive people of ordinary opportunities.

## So the NDIS operating system must embed the concept of ‘an ordinary life’:

1. In guidance material and for reasonable and necessary (R&N) support
2. Reorganise information about R&N support to promote enablers
3. Operationalise recommendations across the lifespan
4. Adjust for specific additional interests of participants of ATSI and CALD backgrounds and those in rural and remote areas.
5. Operationalise in Scheme design including
  - a) Capacity building
  - b) Selecting and training own staff
  - c) Life planning as part of R&N
  - d) Innovative options
5. In the operation of LAC
6. In enabling participants to experience positive risk.