

WHAT NDIS WORDS ACTUALLY MEAN IN REAL LIFE

The NDIS is hard enough without translating every second word



If NDIS meetings, plans, or phone calls leave you feeling confused, this guide is for you. It breaks common NDIS terms into plain English so participants, carers, and stakeholders can spend less energy decoding the system.

Reasonable and necessary

What it means: This is the rule the NDIA uses when deciding whether it will fund a support.

What this can look like in real life: A support can be important, helpful, and still not be automatically funded. The NDIS usually wants to see how it connects to your disability, how it helps with daily life, and why it fits the rules of the scheme.

Common confusion: People often hear this phrase and assume it just means “important” or “fair.” It is more specific than that.

Plan-managed

What it means: A plan manager pays your providers for you using your NDIS funding.

What this can look like in real life: You usually do not have to manage every invoice yourself, but it still helps to know what supports are being used, what things cost, and whether your funding is stretching the way it needs to.

Common confusion: Plan-managed does not mean unlimited flexibility. Your funding still has to be used in line with your plan and the NDIS rules.

Self-managed

What it means: You manage your own NDIS funding, including paying providers and keeping records.

What this can look like in real life: This can give people more choice and flexibility, but it can also mean more admin, more tracking, and more pressure if paperwork is already hard to hold.

Common confusion: Self-management is not automatically the best option for everyone. More control can also mean more work.

Agency-managed

What it means: The NDIA pays registered providers directly.

What this can look like in real life: This can reduce some of the admin, but it can also narrow your options because not every provider is NDIA-registered.

Common confusion: Agency-managed does not mean more support. It changes how supports are paid for and which providers can usually be used.

Stated supports

What it means: Funding that has been set aside for a specific support in the plan.

What this can look like in real life: That usually means you cannot just move this money around when something changes. Even if another support is needed more, the funding may be locked to what is written.

Common confusion: Not all NDIS funding is flexible. Some parts are much more fixed than they first appear.

Flexible funding

What it means: Funding that usually gives you a bit more room to move within the same part of your plan, as long as the support still fits the rules.

What this can look like in real life: This can give people more room to shift supports around when life changes, rather than needing every small thing locked in advance.

Common confusion: Flexible does not mean anything goes. The support still needs to fit the person's plan and the NDIS rules.

Support Coordination

What it means: Support Coordination helps make sure an NDIS plan actually works in real life. It is about understanding the plan, setting supports up properly, and keeping things clear and doable.

What this can look like in real life: This can include helping someone understand what their plan can do, linking supports together, solving problems when they arise, checking in regularly, and backing reviews so funding matches real needs.

Common confusion: It is not the same as direct support, therapy, or plan management.

Psychosocial Recovery Coaching (PRC)

What it means: PRC is not just a coaching role. It is a recovery-focused support coordination role for people with psychosocial disability. That means understanding the NDIS system, helping someone navigate it, and keeping supports connected in ways that make sense in real life.

What this can look like in real life: This can include helping someone understand their plan, navigate the NDIS system, coordinate with other services, notice what is working and what is not, and build the right support network around recovery, wellbeing, safety, and day-to-day life.

Common confusion: It is not therapy, but it does involve real NDIS coordination.

LAC

What it means: LAC stands for Local Area Coordinator. They work in the NDIS access and planning space and can help with some planning-related conversations and connections.

What this can look like in real life: Some people speak with an LAC during access, planning, check-ins, or review stages, especially when they do not have funded coordination.

Common confusion: People often expect LACs to do ongoing coordination. That is usually not their role.

Service agreement

What it means: A written agreement between a participant and provider about what support will be delivered and on what terms.

What this can look like in real life: It should help keep things clear around services, costs, notice periods, cancellations, and what each side is agreeing to.

Common confusion: A service agreement is not just paperwork. It can matter a lot when there is confusion, cancellation, or dispute.

Check-in meeting

What it means: A check-in meeting is a conversation about how the current plan and supports are going.

What this can look like in real life: It is often a chance to talk about what is working, what is not working, and whether anything needs to change. Sometimes it stays as a check-in. Sometimes it

leads to bigger next steps.

Common confusion: A check-in meeting does not always mean the plan will change on the spot.

Evidence

What it means: Reports, letters, or other information that help show why a support is needed.

What this can look like in real life: This can include reports, letters, assessments, or records that explain not just diagnosis, but how disability affects day-to-day life.

Common confusion: Diagnosis alone is not always enough. The NDIS often focuses on functional impact.

Functional impact

What it means: How disability affects everyday life and what feels hard to do, keep up with, or recover from.

What this can look like in real life: This can show up in cooking, paperwork, planning, emotional regulation, communication, getting out of the house, keeping appointments, managing routines, or recovering after basic tasks.

Common confusion: People often under-explain this because they are used to coping, masking, or pushing through.

If the system feels confusing, you are not the only one. The language is often harder than it needs to be.