5 Daniel Street, Nambour QLD 4560
1800 777 723 | info@p2pqld.org.au
www.p2pqld.org.au

Insufficient Funds in your plan: What You Need to Know

What does insufficient funds mean?

Insufficient funds happen when there isn't enough money available in your NDIS plan to pay for supports you have received.

This can occur when:

- Your total plan budget has been fully used
- A specific support type or support category has run out of funds
- You have reached the limit within a funding period (e.g. quarterly or stated supports). *In some cases, future funding may be used when a specific funding period is exhausted.*

Sometimes this is referred to as **overspending**. If this happens, there may be outstanding (unpaid) invoices.

Why this matters

It's important to understand the difference between:

- **Inadequate funding** (your plan doesn't meet your needs), and
- **Overspending** (more supports are used than the plan allows)

The National Disability Insurance Agency (NDIA) treats these situations differently.

What can happen if funding runs out?

If there are not enough funds in your plan, category, or funding period:

- Invoices may remain unpaid (outstanding)
- Your plan manager cannot process further payments
- You may need to pause or reduce supports
- In some cases, you may have an out of pocket cost
- In certain situations, the NDIA may also change your plan to be NDIA-managed.

Important: The NDIA does not guarantee payment of invoices that exceed your available funding.

Can the NDIS add more funding?

Additional funding **is not automatically provided** if your plan runs out.

The NDIA is unlikely to increase funding without clear evidence, especially where the shortfall is due to budgeting or usage patterns.
Funding is generally only reconsidered where there has been a **genuine change in circumstances** (you will need to provide supporting evidence), such as:

- A significant change in your support needs
- A crisis or emergency
- Risk to your health or safety
- Situations involving fraud or financial exploitation

Plan reviews and reassessments

If there is a problem with your plan, supports, funding period or the total budget you have available, it is important that you tell the NDIA early so they can help you to address this. Depending on the situation, it may be possible to have an early review.

If your plan was not sufficient from the start	**If your needs have changed**	**If your funds run out mid-plan or is overspent**
You may be able to request an **Internal Review of a Decision.** This must usually be done within 90 days of your plan start date	You can request a plan reassessment at any time, but you must show: • A **significant change** since your plan started • How this impacts your support needs Evidence is essential (e.g. reports, assessments)	Your options may be more limited. Without evidence of a change in circumstances: • Additional funding is **unlikely** • Supports may need to be **reduced or adjusted**

What if you run out of funds and have outstanding invoices?

If there are outstanding invoices, these cannot be claimed as normal. Your plan manager may be able to assist you to submit them to the **NDIA Provider Payments Team** for review when your plan ends.

The NDIA will:

- Review your plan and spending
- Assess the invoices
- Request additional information if needed

- Decide whether funding can be added. This process only starts when the plan ends, and can take several months or longer

Possible outcomes from this process:

✅ Approved: Funding is added and outstanding invoices can be paid
❌ Not approved: You may be responsible for the cost

How does the process work?

1. Your plan manager submits an enquiry for the unpaid invoices when your plan ends
2. You or your providers may be asked for more information
3. The NDIS reviews your circumstances and support needs
4. A decision is made

Will the NDIS cover outstanding invoices?

Not always. The NDIS will only consider adding funding in specific situations, such as:

- A significant change in your support needs
- Financial exploitation or fraud
- A serious risk to your life, health, or safety
- You were unable to request a review due to your disability or lack of support
- A crisis or emergency significantly changed your support needs

You may be asked to provide evidence to support your situation.

Examples of significant support need changes include:
Health & Function - major change to your disability, or a decline in your ability Living arrangements - moving home, changing to live independently Informal Support - your primary caregiver is no longer able to provide the same support

Important to remember

- You are responsible for managing your NDIS funding
- Funding is limited to what is approved in your plan
- The NDIS may not pay outstanding invoices
- You may need to pay providers yourself if funding is not approved
- If you need help - Speak with your plan manager about your funding, contact your support coordinator or LAC and ask questions early to avoid further issues

More Resources that can help
How to ask the NDIA for an early review
How to read your monthly Plan Report Statement

Checklist for starting a new NDIS support
What is a funding period and how do I find my funding period schedule?