

Financial support for disability: navigating the system

Disability therapies and services can cost a lot of money, but there are also many sources of financial support for you and your child. Here's an overview of what's available.

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Getting financial support for children with disability

If you have a child with disability, you and your family have rights to different kinds of financial support, often called funding entitlements.

You have to apply for funding entitlements – you don't get access to them automatically when your child is diagnosed with disability. It helps to be prepared to spend time on the phone, filling in forms and making appointments.

Some funding entitlements require only proof of your child's diagnosis. Others will ask you to explain why you or your child need extra assistance. Some entitlements or services have only a limited amount of funding available, so you might be put on a waiting list.

When you're successful in getting funding entitlements, they might be:

- paid directly to you, either as income support or as medical or health rebates. For example, you might qualify for the [Carer Allowance](#) or Medicare rebates
- allocated to your child and administered by a government officer or [case manager](#). This might be done to fund a specific purpose, such as equipment, changes to your home or certain therapy costs
- allocated to your child and paid to a service provider for services you use. Examples of this include the Better Start for Children with Disability initiative, the Helping Children with Autism package and the preschool inclusion support subsidy
- paid to a service provider without being specifically allocated to you or your child – this is sometimes called a 'direct service'. For example, an early intervention program

might be given money to offer children in your community places in their service

- offered as concession rates on certain goods and services. For example, concessions are provided to Health Care Card holders for prescription medicines and certain utility bills.



In some cases, you might not get the funding you applied for. If you feel the decision made about your application is unfair, you have the right to ask for an explanation or review of the decision.

Applying for financial support: tips from other parents

Applying for funding can be a complex process, so it's really important to get organised. Parents of children with disability say the following strategies are helpful:

- Keep all your documents – including letters, reports and copies of forms – in one folder or box.
- Start a notebook with details from all your phone conversations – including notes on when you contacted each organisation, who you spoke to and what they told you.
- Keep receipts, and make a note of all your expenses. This includes therapy and equipment charges, special clothing, household modifications, medical costs and program fees – anything you think is more than the usual costs of raising a young child.

These records will be a big help when it's time to prepare income tax returns, lodge Medicare claims and demonstrate what you need to case managers and government officers. Perhaps you could use a simple [budget planner](#) or spreadsheet.

When it's hard

Applying for funding and getting approval isn't always straightforward. Sometimes you'll be faced with a delay, a waiting list or the need to go back a step before moving forward again. It can be disappointing or frustrating when this happens, especially if you need an answer about support as soon as possible.

The key is to prepare for the process as well as you can. When faced with challenges, try to stay positive, keep asking questions and focus on what you can do next to help things along.



Other parents in similar situations can be a great source of support and advice. You could start with our [parents of children with disability forum](#).

Federal government funding entitlements available before and during diagnosis

Better Start for Children with Disability early intervention services funding

If your child is under six and has been diagnosed with [cerebral palsy](#), [Down syndrome](#), [Fragile X syndrome](#), [hearing impairment](#), [vision impairment](#) or [deafblindness](#), she might be eligible for early intervention funding of up to \$12 000 (\$6000 per financial year).

You can use up to 35% of the funding to buy recommended resources.

If you live in an outer regional or remote area, you might be able to get a one-off support payment

of \$2000 per eligible child to help with expenses for travel and home visits.

Better Start for Children with Disability Medicare items

Children diagnosed with cerebral palsy, Down syndrome, Fragile X syndrome, or a moderate or greater vision or hearing impairment can get Medicare rebates for:

- up to four diagnostic or assessment services from psychologists, speech pathologists, occupational therapists, audiologists, physiotherapists, optometrists and orthoptists. These services are for children under 13 years
- a treatment and management plan put together by a specialist, consultant physician or GP. These services are for children under 13 years
- up to 20 early intervention treatment services from psychologists, speech pathologists, occupational therapists, audiologists, physiotherapists, optometrists and orthoptists, so long as they're referred by a specialist, consultant physician or GP. These services are available for children up to 15 years, as long as a treatment and management plan is in place before they turn 13.



You can read more about the [Better Start for Children with Disability initiative](#) or phone 1800 242 636 for more information.

Department of Health Medicare Safety Net (MSN)

The MSN helps with high out-of-pocket costs for certain Medicare services. Once you've spent a certain amount on approved services in a calendar year, you might be able to get extra Medicare payments for the rest of the year.

Read more about the [Medicare Safety Net](#).

Department of Health Commonwealth Respite and Carelink Centres

These centres provide free, confidential information on respite and support services available in your local area.

You can read more about [Carelink centres](#) in your area or phone 1800 052 222 for more information.

State and territory government funding entitlements available before and during diagnosis

Early Childhood Intervention Services (ECIS)

ECIS is the general term for a range of government-funded early intervention services. ECIS offer assessment, family support and guidance. Funding is paid to these services directly, and you'll usually work with a case manager to get the service.

You can find out more about ECIS using our [Disability Services Pathfinder](#).

Federal government funding entitlements available after diagnosis

Centrelink carer allowance (non means-tested)

You can get the [Carer Allowance \(child\)](#) if you care for children with disability at home. The application form asks you and a medical professional to each complete a section. The payment starts from the date the form is lodged, not the date of diagnosis, so it's a good idea to apply as soon as possible.

Carer payment (means-tested)

[Carer Payment \(child\)](#) supports you if you can't support yourself because you're caring for a child with disability.

Both the carer allowance and the carer payment are fortnightly cash payments. The government also announces extra one-off payments from time to time.

Health Care Card

A [Health Care Card](#) is automatically issued for your child when you receive the Carer Allowance. It means your child pays less for prescription medicines.

A Health Care Card is automatically issued if you receive the Carer Payment. It means you pay less for prescription medicines.

Department of Education, Employment & Workplace Relations (DEEWR) Inclusion Support Subsidy

The [Inclusion Support Subsidy](#) is paid to approved child care services to help them provide extra care for children with special needs.

Not all children with additional needs will be able to get this payment. Your child care service will need to apply through their Inclusion Support Facilitator.

Department of Health Continence Aids Payments Scheme (CAPS)

The [Continence Aids Payments Scheme](#) helps your family with the cost of continence products for children aged over five years who have permanent and severe incontinence caused by:

- an eligible neurological condition
- another eligible condition, provided they have a valid Centrelink Concession Card.

State and territory government funding entitlements available after diagnosis

Early Childhood Intervention Services (ECIS)

ECIS is the general term for a range of government-funded early intervention services. Funding is paid to these services directly. Some governments might also offer flexible support packages to fund specific needs, as determined your child's support plan.

You can find out more about ECIS using our [Disability Services Pathfinder](#).

Home and community care (HACC)

HACC funding helps councils provide in-home respite care and other forms of home help. You usually have to pay a part of the cost.

You can find out more by contacting your local council or shire office. You can find contact details in your local phone book or through our [My Neighbourhood](#) tool.

Preschool Inclusion Support

Your child's preschool or kindergarten can apply for Inclusion Support funding for extra resources, usually an additional assistant to support the inclusion of all children in the kindergarten program.

Ask your preschool or kindergarten director to get the forms to apply for this funding.

Concession schemes

Your child might be able to get concessions for utility costs, public transport and taxi fares. But the types of concessions and who can get them vary a lot from state to state. Most concessions

will apply only to the child who is the Health Care Card holder.

You can find more information by searching your state or territory government websites using the keywords 'concessions' or 'subsidies'.

Companion Cards

Eligible people with a lifelong disability can get a free [Companion Card](#) for their companion to attend participating attractions.

Aids and equipment

Aids and equipment programs provide appropriate equipment, aids and appliances. This can help people who have a lifelong or long-term disability to live and take part in their community.

Search your state or territory government websites using the keywords 'aids' and 'equipment services'.



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- ▶ Disability Services Pathfinder
- ▶ Types of support for children with disability: FAQs
- ▶ Disability: overview of the services environment
- ▶ Early intervention for disability
- ▶ Choosing early interventions for disability

Web links

- ▶ Mind Your Decisions - Money Spreadsheets
- ▶ Disabilitycare Australia External Merits Review (PDF)

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