

Submission to the Senate Community Affairs Committee

Inquiry: National Disability Insurance Scheme Amendment (Securing the NDIS for Future Generations) Bill 2026

Submitted by: De-identified NDIS participant submission

Executive Summary

I am a regional Australian parent and NDIS participant. I live with a progressive neurological condition that has resulted in complex disability-related medical needs, including full-time wheelchair use, PEG feeding and Type 1 diabetes management. I require high-level 24/7 care and should be hoist transferred with two support workers for safety.

The NDIS is what allows me to remain alive, parent my children, continue working, attend medical appointments, participate in my community and avoid unnecessary hospitalisation or institutional care. Without adequate disability supports, I would likely be unable to remain living safely at home with my children.

While I support genuine efforts to reduce fraud and improve sustainability within the NDIS, reforms must not come at the expense of participants with legitimate, complex and high support needs. Any reduction in flexible supports, community access funding, plan management options or the use of independent support workers will disproportionately harm regional Australians with disability.

Key Concerns Regarding the Bill

Impact on Regional Participants

Regional participants often cannot access large, registered providers due to workforce shortages, travel barriers and inconsistent staffing. Independent support workers are not a luxury in regional WA — they are often the only way participants can safely receive care.

Risk of Reduced Community Participation

Proposed reductions to social and community participation funding may significantly reduce my ability to remain active within the community, attend my children's school activities, maintain mental health, and continue employment. For many participants, these supports prevent isolation and deterioration.

Safety Risks from Underfunding

I am already underfunded for the level of care clinically required. Unsafe transfers, insufficient staffing and reduced support hours increase the risk of injury, hospitalization, and family separation. All of these risks place further strain on Australian government resources.

Impact on Families and Children

NDIS funding does not only support participants. It supports families to remain together. My children benefit from having their mother safely at home rather than placed into hospital or residential care because community supports are inadequate. Keeping me at home safely also costs the government far less money than placing three children in alternate care, providing mental health support due to said separations and placing me in an aged care facility.

False Public Narrative Around Disability Supports

Public discussion surrounding NDIS reforms often frames participants as financial burdens. Before becoming disabled, I worked, paid taxes and contributed fully to society. Disability can happen to anyone at any time. People with disability remain valuable members of the community deserving dignity and opportunity.

Recommendations

- Ensure participants with complex medical and physical support needs are exempt from arbitrary funding reductions.
- Protect participant choice and control, including the ability to use independent support workers where registered providers are unavailable or unsafe.
- Introduce regional loading and workforce protections recognising the unique challenges faced by rural and remote participants. Areas that are below an MM6 rating but more than 300 kilometers from an MM1-2 city. Regional WA is unique and isolated even when the region may be MM3-5.
- Guarantee that participants requiring 24/7 care receive clinically appropriate funding for safe transfers, personal care and medical support.
- Ensure all reforms are co-designed with people with disability, including regional participants and parents with disability.
- Maintain access to social and community participation supports that prevent isolation, deterioration and mental health decline.
- Undertake comprehensive human rights impact assessments before implementing major funding changes. Many changes that will separate parents from their children are against United Nations and Australian disability discrimination acts.

Estimated Human Impact of Proposed Changes

Although the full impact of the proposed reforms remains unclear, publicly released information suggests that all participants may experience reductions in social and community participation funding, tighter reassessment processes and reduced flexibility around supports. For people like myself living in regional areas with high and complex care needs, these changes could result in:

- Loss of ability to remain safely at home with children
- Reduced workforce participation and economic contribution
- Increased hospital admissions and health complications
- Greater social isolation and mental health decline

- Increased reliance on emergency and crisis services
- Higher long-term costs to the health and social services systems

Key Statement

“The NDIS is not a luxury for people like me. It is the reason I can parent my children, remain part of my community, continue contributing to society and stay alive safely at home.”

Conclusion

The sustainability of the NDIS matters. Fraud and exploitation should be addressed strongly. However, reforms must distinguish between misuse of the system and legitimate disability-related support needs. Cuts that reduce participant safety, independence and dignity will ultimately shift costs elsewhere while causing significant human harm.

I respectfully ask the Committee to ensure that future reforms protect the lives, safety and human rights of Australians with disability, particularly those living regionally with complex care needs.

References and Supporting Context

This submission references publicly available information relating to the National Disability Insurance Scheme Amendment (Securing the NDIS for Future Generations) Bill 2026, including Australian Government and Parliamentary materials.