



May 20<sup>th</sup>, 2011

Inquiry into Disability Care and Support  
Productivity Commission  
GPO Box 1428  
Canberra City ACT 2601

Dear Commissioners

Thank you for the opportunity to contribute to this vital process of reviewing the existing array of disability support systems across Australia. MOIRA has a long history of supporting people with disabilities and their families. As such we are aware of the limitations of the current fragmented and under resourced models and are enthusiastic about the future possibilities which might result from a NDIS.

As a non-Government not-for-profit organisation with a rich history and culture of supporting people with disabilities in Victoria, we are very committed to ensuring that future developments are based on a model of individual empowerment and choice. As such, the increasing implementation of Individual Support Plans (ISP) in Victoria has been highly successful in moving towards a fully individualised service system.

When funding is allocated individually, people with disabilities have a greater capacity to exercise choice and to make decisions for themselves. It also facilitates a greater opportunity for flexibility of lifestyle and activity. One potential limitation of individual funding packages is the allocation of the actual funds. In Victoria the pilot and development of the Direct Payments model has been greatly successful and undoubtedly many people with disabilities welcome the chance to receive their funding package in more than a notional sense and to control the detail of their financial responsibilities accordingly.

It is equally true that there will continue to be a significant proportion of people with disabilities (and/or their families) who are not able to take direct control of their funds, or indeed who do not wish that level of work/responsibility. In Victoria, MOIRA has been contracted by the Department of Human Services (DHS) to provide a Financial Intermediary (FI) service for people accessing an ISP and who are not managing the financial component of the package themselves.

MOIRA FI receives the person's funding package directly from DHS as well as a data set pertaining to each person for whom we hold funds. Invoices for services accessed by the person with disability still are sent by service providers to the individual, who checks and authorises the invoice before forwarding it to MOIRA FI for payment. Our task is to check that the payment is valid and that funds are available and then promptly pay the service provider. We also record a detailed amount of information about the services paid for which will be used for long term sector planning. MOIRA FI provides printed reports on a monthly basis to people with disabilities as well as

DHS. We also have a MOIRA FI Online web portal which enables people with disabilities to receive statements and up to date financial information via an easy to use web portal.

We believe that the Financial Intermediary role, as developed by MOIRA and DHS in Victoria, has a great capacity to support people with disabilities to access flexible and responsive services through an individualised service and funding system. Essentially the Financial Intermediary acts on behalf of the service user, holding their money 'in trust' and expending it in accordance with their authorisation and plan. The FI role removes the conflict of interest which is inherent when an organisation acts as both funds holder and service provider.

I hope the Commissioners will consider the role of Financial Intermediary when considering the shape of a NDIS. For your interest I am enclosing a leaflet which describes the Financial Intermediary role as well as a MOIRA FI kit. This kit is provided to each service user who accesses MOIRA FI's support.

Yours sincerely

~~WARWICK CAVANAGH~~  
~~CHIEF EXECUTIVE OFFICER~~