

Cut Through, May 1, 2026: **The NDIS overhaul is a missed opportunity**

All timestamps are approximate

Crystal Andrews (00:00)

Hello and welcome to Cutthroat, Crikey's spin-free analysis of Australian news, politics and power. I'm your host, Crystal Andrews. And if you've been enjoying the podcast lately and you haven't had a chance to yet, please don't forget to rate, review or subscribe to the pod wherever you're listening to us. They are all very small things that you can do to help us grow as an independent outlet in Australia. Today, I'm joined by Grace Tame to discuss the major changes coming to the NDIS in the new financial year. Grace, welcome to Cutthroat for the first time.

Grace Tame (00:29)

Thanks for having me, Crystal. I'm excited.

Crystal Andrews (00:31)

So am I. Let's get straight into it. Last week, Health Minister Mark Butler announced a major overhaul of the National Disability Insurance Scheme. I'll do a speed run of what's changing so everybody knows what we're talking about. There will be changes to the eligibility criteria and functionality assessments that will see about 160,000 people who are currently on the scheme removed from it by 2030. We will see the requirement for more providers to have mandatory registration.

a transition to a digital payment system and significant cuts to funding for social and community participation supports among some other things, but those are the key sort of touch points. Now the government says it will bring the total cost of the NDIS down from the current projections of 70 billion in 2030 of 255 billion by 2030, is a saving of about \$15 billion in the process, but

I do think it's important to note here that according to the Australian Institute of Health and Welfare, there are about 2 million people in Australia with a severe or profound disability. And currently we know that only around 760,000 people are supported by the NDIS. So Grace, I think I would love to know for starters what your initial reaction was when you heard this announcement, because I know that many disability advocacy groups...

that they were quite shocked by Butler's speech to the press club and kind of indicated that they had not been consulted on any of these changes.

Grace Tame (01:55)

Look, I can only speak for myself and I can't speak on behalf of any advocacy groups. I myself am an autistic person. I don't receive any ~ support from the NDIS and I don't seek any support from the NDIS. I don't have ~ profound assistive needs like many other autistic people that I know and love. My reaction however was one of

Well, it was mixed. ~ There was a bit of expected disappointment from an already disappointing government. ~ And then incredulity at the fact that they would actually go through with such

austere measures that will predominantly affect some of the most vulnerable people and already marginalized people in our community.

~ with respect to the fact that the NDIS as a scheme that was designed ~ by the Labor government ~ is flawed ~ and needs repair at the structural level ~ in order to prevent third parties such as plan managers and other service providers from actually taking advantage of the system itself as opposed to individual disabled people.

taking advantage of funding that is minimal, often minimal, and provided to help them with their daily life. And as you pointed out before, we're only servicing currently not even half ~ of the population of Australians who have a severe or profound disability who need help with fulfilling their basic needs and daily tasks.

And beyond that, know, the broader disabled population in Australia is 5 million. ~ And we have an aging population as well. the scheme is projected to shrink. ~ And yet it is something that should be expanding in step with a naturally ~ aging and therefore likely to become more disabled population. The prevalence of disability is naturally increasing.

Crystal Andrews (04:12)

Mm.

Grace Tame (04:14)

I think also too, the incredulity was at how poorly timed this announcement was. Like it was politically, strategically idiotic ~ that they would have the defence minister address the National Press Club and announce significantly more funding for the military a week.

before having the Health Minister announce that there would be a similar amount cut from one of the most important support schemes in the country.

Crystal Andrews (04:51)

Yeah, I think the assumption that people would not ~ make that connection and put two and two together has certainly been a ~ big source of frustration for a lot of people who read Crikey, listen to this podcast and just like generally, know, people that the general public I think is feeling a little bit like, you know, it's offensive. Yeah.

Grace Tame (05:12)

It's insult to our

intelligence. There are three big things, the military spending, these NDIS cuts, and the proposed tax on gas giants. ~ And labor's screwed them all up.

Crystal Andrews (05:35)

I do want to ask, was there any of the proposed changes that you felt were good? Because it sounds like you agree that there is change needed to this system. So was there anything that you felt might be a net positive?

Grace Tame (05:35)

~ Look, think it will be in terms of all the reforms that have been proposed, I think will actually be a net negative because ~ invariably it will be the individual disabled people and their families who don't have the same level of wherewithal as a company or business ~ that can ~ fill out paperwork and just sort of jump through all of the red tapes of bureaucracy. It'll be the individuals and the families who will pay the biggest price ~ in the end.

Crystal Andrews (05:56)

Mm.

Grace Tame (06:21)

~ But I think in terms of the ~ specific changes that have been forecast, the most important ones are going to be ~ increased regulatory pressure on the plan managers, the service providers, the third parties who are sort of in between and the ones who are actually essentially committing organized crime by fraudulently representing themselves or

getting more money for their bottom line. ~ So I think that that's the area that really should be the main focus of the government. And I think that's where the most money, it will take longer and it will be more complicated, but that's where the most money could be saved. Because when you're talking about the payments that individuals and their families receive, they are very small. And so instead of doing that harder long-term work, in the short term, it's just that cut off the top.

We're going to see the scheme in the next four years or so reduce from 760,000 people to 600,000. Who is going to be the arbiter of who qualifies for the scheme? Who's going to be cut? When are they going to be cut? Every state and territory jurisdiction has not only different legislation, they have different standards, they have different budgets.

So, you know, there are sort of many questions there and I think that's where a lot of the fear from advocacy groups and a lot of individuals is coming from is because they're the ones in the firing line and they're the ones, as I said before, who unlike businesses that have whole teams who are equipped to do paperwork, to push back, to get legal representation, they're the ones that are going to lose out.

And I can guarantee you that even with, you know, sort of general reform to the system, to the scheme, there will still be the nefarious fraudulent actors who will end up taking advantage. And again, it will be the individual disabled people and their families who will pay the price of that.

Crystal Andrews (08:38)

I want to come back to the compliance aspect, ~ but to touch on, I guess, the impact to the disabled individuals who are currently being supported. My read of these changes is people who are going to lose access, that that's largely going to come from the changes to the assessments and particularly increasing the ~ threshold for this, quote unquote, functional capacity that determines whether someone is eligible, ~ I guess, as an assessment of

how

much the disability affects that person's day-to-day activities. Critics of that change in particular have made the point that this will disproportionately affect people who have disabilities that are less visible and that are perhaps more harder to quantify and autism falls within that category. In your piece that you wrote about this, you also pointed out that a significant proportion of autistic children under the age of 18 are going to be rejected altogether under these changes.

Do you think that there's a misunderstanding among the general public about NDIS support for autistic people or for these other disabilities that are, as I say, less visible and harder to quantify?

Grace Tame (09:47)

Most certainly and that misunderstanding is deliberate and in part has been engineered by bad faith actors who've spent a long time trying to convince the community that the NDIS has been misappropriated essentially by individuals using it for such things as frivolous things as going to the movies or to the hair or getting a haircut which every single person should be entitled to anyway. It shouldn't be the stigma. It shouldn't be the subject of stigma.

regardless of your background or circumstances. You know, you've seen headlines like that focusing on, you know, haircuts literally and movie tickets in the Australian Financial Review and other publications. ~ You know, who seeded those stories, I don't know. One can speculate, although it would be conjecture. Yeah, look, ~ there's also just a profound misunderstanding. ~

that prevails about what autism actually is and how it affects individuals, not necessarily in a blanket way. I mean, it's called the autism spectrum, not necessarily because there's ~ a fixed, like that individuals sit on some part of the spectrum in a fixed way, but that they're

sensory needs or sensory sensitivities and specific autistic needs will actually fluctuate on a spectrum from day to day depending on external circumstances that may either assist them or have a negative impact on So for example, as I said, I can only speak to my experience as an autistic person, but ~

I have sensitivities to light, large crowds, those sorts of things. And if you put me in an environment like a concert or something like that, where the volume is turned up to an extreme level, ~ and there's all this multi-directional inputs into my system, will shut down. ~ My language systems will become all discombobulated. Whereas right now,

there's a one way ~ communication ~ happening and I have like, I'm in a quiet room, it's dimly lit, I'm only getting natural light and I can think quite clearly. So I guess, you and that's a sort of ~ one example. Now we're also seeing the frequent

use of terms like mild to moderate autism, which have no clinical basis and also sort of fly in the face of what I was just sort of saying about the ~ variation of symptomology, not just between, but within autistic individuals at any given time. And, you know, the ways in which these things can affect people.

are enormous. There is a population of autistic people who have profound ~ assistive needs ~ and who possibly are non-speaking, who need assistance with communication. the scheme itself already in terms of individual applicants, I'm not talking about the

sort of the compliance for service providers or plan managers, but for individuals to get on the scheme already, it's a very prohibitive ~ process. It's essentially designed as a deterrent, like the disability support pension as well. You'll see people spending weeks at a time almost just preparing for the process, which is daunting. ~ It's overwhelming. It's complicated and confusing. And

The irony there is that, you know, it's often those who need it the most who are most likely to, I guess, fail that process ~ because it's so hard just to get a foot in the door.

Crystal Andrews (14:13)

The process itself is one of the challenges where someone may well need the support, but applying for it means you don't yet have the support.

Grace Tame (14:21)

That's right. And it's all well and good for disabled individuals who have community supports around them, that be their immediate family or intimate partner, friends, et cetera, who can assist them with that process and essentially are already providing a caring, well, existing in a caring role. But then for the individuals who don't have a community around them,

who are having to do this all off their own bat. They're further on the back foot ~ because again, it's going to be the eligibility criteria for individuals is going to tighten. I'm supportive of ~ more regulatory pressure and scrutiny and prosecutions for third parties that are ruling the system. That's where we need to be putting our attention.

Crystal Andrews (15:12)

We recently had ~ an NDIS quality auditor write an anonymous piece for Crikey about the compliance industry that supports the whole scheme. And it was very eye opening for me. You know, I'm not someone who's had to interact with this scheme at all. ~ And so was quite shocking. Some of the stories that they share of corner cutting being very, very rampant, lots of conflicts of interest again on this like

compliance and auditing side, as you say, the business side, not the participant side. There's one example of which I'll read directly. The person wrote, in some arrangements, audit time is reduced, even halved for providers using certain consultancy packages, many of whom guarantee 100 % success based on backdoor agreements that those quality auditors have with the consultancy firms. ~ So classic example of that, know, corporate business side.

exploitation of the scheme That auditor, this anonymous auditor did point this out as like this is one of the biggest sources of wastage of exploitation within the NDIS, that can and should have been addressed as part of the new reforms. I can see you nodding. I feel like this is something you agree with.

Grace Tame (16:24)

If anyone's looking for bulk waste and theft, can guarantee you the corporate sector is brimming with it across the board. And this obviously doesn't just apply to the NDIS. this is how governments themselves become vulnerable is because

You know, it's just all these backdoor agreements. It's lobby, it's people who have, as I said, the wherewithal, the resources, the wealth to lobby, to make these backdoor arrangements. I'll scratch your back, you scratch mine. And you just don't see that power, that social capital and that actual financial capital ~ being weaponized because it doesn't ever or rarely falls into hands of people who are good faith actors.

especially those who are marginalized and vulnerable because of things like disability.

Crystal Andrews (17:23)

I mean, even for the people who I think are supportive of the NDIS, and again, this is like a thread that we see come up with, know, crikey subscribers a lot. You know, the people believe in the NDIS, they think it's an important safety net and important social institution. But you still often hear this argument that the scheme has lost its quote unquote social license.

Due to the, media reports of like provider roting yes, concerns about like the total cost, the economic impact, whether that's sustainable. ~ And then more recently, the very concerning reports of criminal abuse of the scheme, again, criminal organizations doing money laundering and all these sorts of things, not of the participants. I want to be very clear about that. ~ But yes, you hear this argument that like, that there that we are losing trust within something that

majority of Australians do believe that we should have. Do you agree with that kind of like sentiment? How do feel about it?

Grace Tame (18:20)

I think that there needs to be just mistrust ~ and that it has been misdirected. And there's been a lot of conflation. The NDIS is not the ~ third parties that jump on the bandwagon and ralt it. ~ The NDIS is not the individuals who benefit from it. So there's this of like, this nebulous portrayal of this system that's

Crystal Andrews (18:28)

Mm-hmm.

Grace Tame (18:50)

that needs to be broken up into its parts and sort of written about very clearly or communicated about very clearly as, you know, what is the source of mistrust, ~ you know, who is doing what. And, you know, a lot of that mistrust unfortunately has been associated with the individuals.

who are participating in the scheme as opposed to, you know, these third parties, we keep coming back to this. You know, yes, there needs to be mistrust, but it needs to be it needs to be directed at the businesses who are who have been proven to misuse the scheme and not the individuals themselves. But that it's that, you know, manufactured consent that's been sort of supported by or driven by the

mainstream media, ~ particularly sort of centrist and right-leaning mainstream media, that were to distrust the individuals ~ on the NDIS, especially, know, autistic individuals ~ who have been essentially painted as the new dull bludgers, ~ which is just unfair and untrue.

Crystal Andrews (20:08)

What do you think could help cut through and, you know, get that message across, around this idea of trust, assuming, as I think is a fair assumption, that the more conservative media outlets, are going to continue doing what they do?

Grace Tame (20:26)

They're corporate back themselves. So their interest is actually in allowing the schemes flaws that benefit the corporate sector to continue and for the focus to be ~ deflected to anyone else, whether that be individual recipients or the government. ~ it's it's scheme that it has admitted was designed poorly. ~

but is a great scheme that we need to protect. There's a lot of mixed messages coming from the government. ~ And you'll see that often is that depending on their audience, they'll say one thing and then they'll say another just to placate them. But I, yeah, I'd be wary of, know, I don't know that there's ever a time to trust anything that's lot of corporate.

~ you know, sort of right leaning and most sort of mainstream media is leaning further to the right in step with sort of trends that we're seeing in geopolitics in general, especially through the West. So I don't know that there's, like I always think of it as a bad sign. ~ If like, for example, if I'm about favorably in one of those publications, I've got to get back to, I've got to go harder. I think that

Crystal Andrews (21:44)

Hahaha

Like, this is a bad endorsement.

Grace Tame (21:53)

I think that the most important thing though is to platform the voices of the individual disabled people, the disabled advocates, advocacy groups that support them, the communities who actually have ~ not only lived the experience of disability and of being on the raw end of these narratives that are promulgated about who they are and what they do and what their motivations are. To actually hear from them ~ personally.

to center their voices, to center their needs, and to design schemes accordingly, ~ and to design other policy measures accordingly ~ with those ~ who are directly impacted at the center.

Crystal Andrews (22:39)

If you, if you had the ear of Mark Butler tomorrow, what improvements, if he called you up and he was like, Grace, I've made a terrible mistake. need to, I need to know what, what changes to make, what improvements to introduce, what will help us make the NDS, you know, better, more efficient, more resilient to those bad faith attacks that are absolutely lobbed in its direction.

Grace Tame (22:43)

[laughs]

Crystal Andrews (23:07)

What would you like to see that you think is achievable?

Grace Tame (23:12)

I'd say stop protecting your mates, your corporate mates, and really think about...

We're not thinking about just, no one needs to do much more thinking. think that ~ the situation is actually quite obvious. We know where the wastage is and we know who needs not only the sort of the tangible practical support in the form of funding, but who needs the social support, the support publicly. And that is the sort of individual disabled people.

Yeah, I would say.

excuse my English, quit fucking around, quit gaslighting everyone. We can sort of engineering of the upcoming budget and there's been a need to move money around because we are

Crystal Andrews (23:54)

Go for it.

Grace Tame (24:16)

joined at the hip with the United States, whose capricious, unpredictable, maniacal, just downright insane leader is giving blanket support to a rogue state that is well into the implementation of its expansion project.

You know, we also have contracts with a lot of the weapons manufacturers ~ in Israel as well. so because of that, we are in a geopolitical chokehold that is leading us down a very toxic path. And the only way that we seem to be able to afford it is to cut corners and to go for the soft targets.

Crystal Andrews (25:06)

Hmm. Yeah, I certainly think it says, ~ something very unfavorable about this government that, as you say, knowing that coming into a budget where there are pressures to find savings, to find places to cut, that there have clearly been calculations made about where is the most palatable, place to cut. And, you know, where will people, ~

Grace Tame (25:29)

Yes.

Crystal Andrews (25:32)

that they assume that people won't criticize that decision.

Grace Tame (25:35)

And the government have been working very carefully to groom the public to be mistrustful of the NDIS for a long time. And if we, in fact, we go back to when Bill Shorten, I think it was about four years ago, was trying to institute cost cutting reforms and the government hired a focus group and the sort of the major findings of the focus group was that

public would be receptive to change and indeed recipients and their supporters would be receptive to change if they could be convinced that the NDIS was a hotbed of rorts and fraud. And so that has been the narrative that has been pushed out repeatedly.

and therefore seeped into public consciousness around the NDIS to justify these cuts. That will again, it's going to just come off the top. These are all steer measures. Yes, there will be some regulatory changes that will affect businesses, but I think by and large it will be the individual recipients ~ who are going to be hurt the most.

who will be dropped from the scheme, who will be made to jump through more hoops, who will just be completely burnt out in the process. And that is to our collective shame that we've allowed this to happen. And more so it's to the government's shame that they think that they can get away with this.

Crystal Andrews (27:17)

Absolutely, Grace. I really appreciate you taking some time to talk through this topic with me today. It's one that has been very well followed by Crikey subscribers and we will continue to follow it. But for now, thanks very much for your time.

Grace Tame (27:35)

Thanks, Crystal. It's been a pleasure.