

## **How to purchase supports and services**

Under Your Life Your Choice you can purchase supports and services from a range of places and pay for these in a number of different ways.

### **Finding the supports and services you require**

The range of options for purchasing supports and services includes:

- employing workers that you recruit privately,
- purchasing support from disability specific services,
- engaging contractors for specific roles or one-off services,
- paying invoices,
- purchasing support from general services in the community (e.g. generic cleaning services)

Understanding the responsibilities involved in each of these different purchasing options will help you decide which method of self-direction would work best for you.

For an example of how one person used a range of these options read [The right person for the job: creative ways to stretch your budget.](#)

For more information read [Employee, Contractor and Other Payment Options](#)

The Direct Payments method will give you the highest degree of control over how you purchase supports and services under Your Life Your Choice with the highest level of responsibility for managing your financial arrangements.

Host Providers should also offer a range of options that give you the level of choice and control you are most comfortable with taking responsibility for. However, not all Host Providers will have the full range of options available to you so it is best to work out what you are looking for and then find a Host Provider that offers the extent of choice and control you are comfortable with.

Host Providers also differ in the amount of support they offer for establishing and maintaining arrangements with you. Some will have a greater emphasis than others on planning, or developing one person at a time support arrangements. The biggest difference between Host Providers is how they organise the management of funds and the amount of support offered in the self-direction arrangements.

### **Payment Options**

If you would prefer to manage all your payments yourself you have the option of working with a Host Provider that offers self-managed funds full partnership with you in terms of what you purchase and shares responsibility for financial reporting or you could choose to deal directly with Disability Services using the Direct Payments method.

*The range of payment options includes*

- Using a Payroll Service. This could be provided by your Host Agency or by a payroll service purchased externally
- Employing your own workers and paying them under a Pay As You Go system. There are commercially available payroll programs designed to help work out tax, superannuation etc. or you could pay someone to do this for you (or ask a member of your network - a family member or friend might be good at managing money).
- Engaging contractors. The contractor would have their own ABN and manage their own tax and superannuation (there is an exemption if engaging someone for under 30 hours per week under a private and domestic relationship from payment superannuation).
- Agency contracted workers. You may purchase a worker from a Disability Service Provider on a fee for service basis. With this option you will have minimal responsibility for the worker however you may have less control over when the worker is available and what they can and can't do as defined by the organisation you are purchasing from.
- Purchasing equipment, therapy services, health and fitness services, cleaning services from agencies used by the wider community.

See [Purchasing supports and services - an example](#)

### **Support for purchasing supports and services**

Whichever method of purchasing you choose you are not expected to do this without assistance, advice and support. If you are comfortable with the more technical side of payments and bookkeeping you may choose to do this work yourself. If not, you could engage people to help you, either from your network of supporters, your Host Provider or regional office staff if you receive payments directly from the Department. You could also choose to engage an accountant or a private payroll service. Whether you work with a Host Provider or choose to use Direct Payments you can plan for some of your budget to be available to purchase the assistance you need.

Some people prefer not to have direct control of the funds due to personal or cultural reasons while others will see it as a central component of having full choice and control. The important thing for you will be to work out which arrangement suits you now and identify what this will be what you need in the future.