



Transport
Accident
Commission

A guide to Individualised Funding



Information for people interested
in being in charge of their own
TAC funds.



Individualised Funding is a way for people with a severe injury to be in charge of the services they need because of their transport accident. It is based on a person's right to make decisions about their services, including changing their services if they want to.

When using Individualised Funding, the TAC will set up a bank account for you and deposit your Individualised Funding money each month. You can then arrange the services you need and pay for them.

If you decide to use Individualised Funding, a TAC Individualised Funding Specialist and your Support Coordinator will work with you to set up everything you need to get started.

How Individualised Funding works





1300 654 329



www.tac.vic.gov.au

Getting started

In this section:

Who can get Individualised Funding?

Support for people who use Individualised Funding

How much money will be in my Individualised Funding account?

Your offer

Individual Funding Agreement

Getting help to use Individualised Funding

Getting started checklist

Getting started

Who can get Individualised Funding?

Individualised Funding is available if you:

- Are a severely injured TAC client
- Want to be in charge of your own TAC funds
- Are willing and able to sign an Individual Funding Agreement (more on the next page)
- Have services and support needs that can be planned for.

Support for people who use Individualised Funding

If Individualised Funding is right for you, but you think you might need support to do online banking or keep records of your purchases, we can pay for someone to help you with this. This person is called a Financial Intermediary. You can read more about a Financial Intermediary on the next page.

How much money will be in my Individualised Funding account?

We will talk to you about the services you have used since your accident and the services you are using now. We will ask what your goals are for the future. We will use all this information to work out how much money you can get for your Individualised Funding.

If your accident was only a short time ago, we might look at the support levels most people with your types of your injuries need when working out how much to pay.

Your offer

When the amount of your Individualised Funding is worked out, your Support Coordinator or an Individualised Funding Specialist will talk to you.

If you're not sure whether the TAC's offer will be enough money for you, your Individualised Funding Specialist and Support Coordinator can work with you to help you plan your services and budget your money. See page 8 for more information about planning and budgeting.

To accept the TAC's offer, you need to confirm this with your Support Coordinator or Individualised Funding Specialist.





Individual Funding Agreement

Before you can start to use your Individualised Funding, you need to sign an Individual Funding Agreement (IFA). This Agreement is a legal document between you and the TAC. It lets us pay you a monthly amount you can spend on support services and legal responsibilities.

An Individualised Funding Specialist will meet with you to talk about the IFA and explain how it works. They will give you two copies of the IFA to sign.

How to get help to use Individualised Funding

There is plenty of help available for people who use Individualised Funding.

An Individualised Funding Specialist is available if you have any questions about using Individualised Funding.

If you have a guardian or administrator that helps with some of your affairs, they can also help you with invoices and to keep records of things you pay for with Individualised Funding.

If you don't have a guardian or administrator, we can pay for a Financial Intermediary to help you with Individualised Funding.

Using a Financial Intermediary

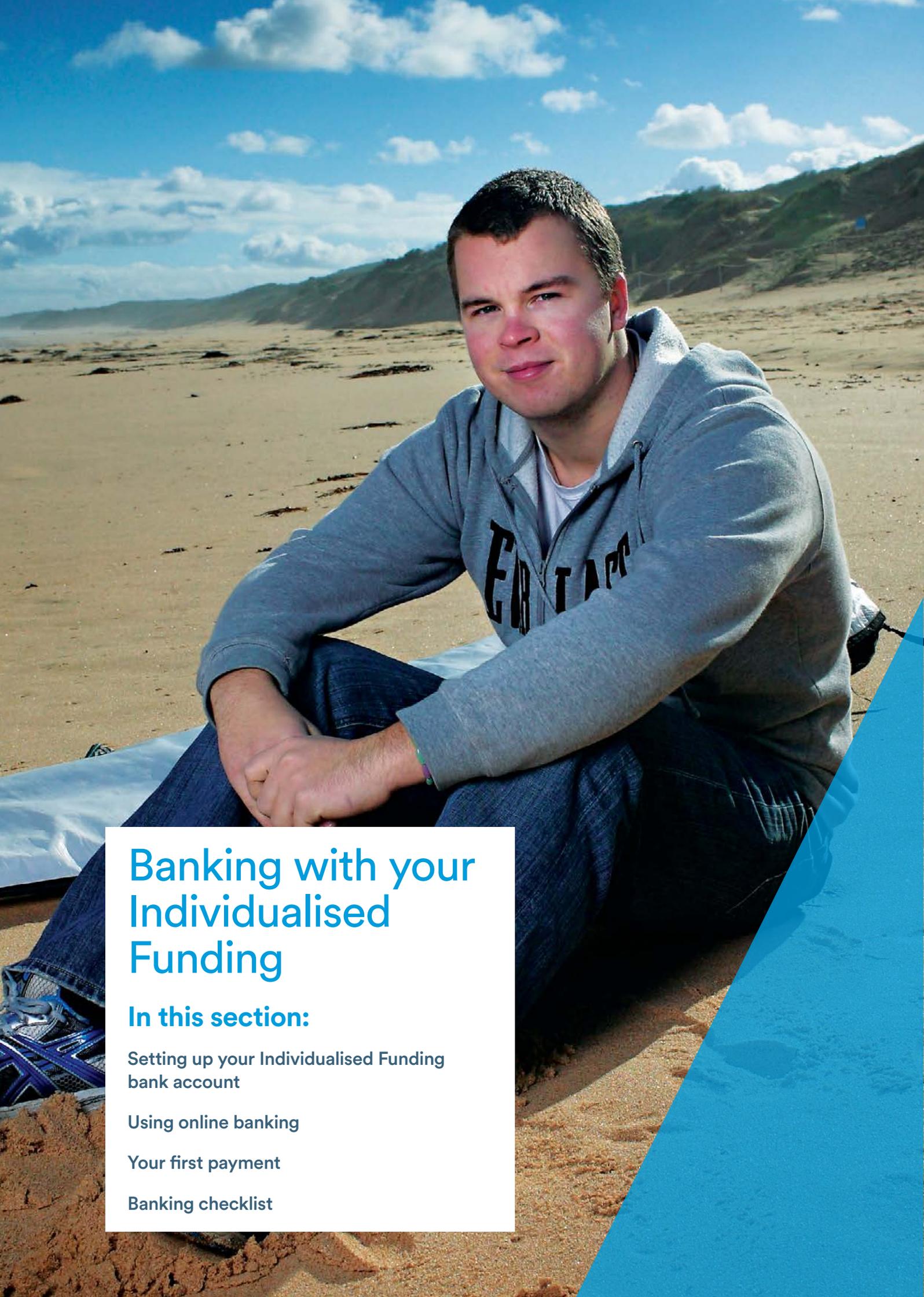
A Financial Intermediary is a person who can pay your invoices using online banking. They can also help keep records of your Individualised Funding payments.

- A Financial Intermediary is available if you:
- Are over 18 years old
- Do not have a guardian or administrator
- Have an impairment or disability that makes it hard for you to pay your invoices and look after your payment records.

An Individualised Funding Specialist will talk to you about a Financial Intermediary and how they might help. We can arrange for you to meet a Financial Intermediary and talk about your needs.

Getting started checklist

What the TAC will do	What you need to do
The TAC will work out how much money you need each month and send you an offer. <input type="checkbox"/>	To accept the offer, talk with your Support Coordinator or Individualised Funding Specialist. <input type="checkbox"/>
The TAC will explain to you how the Individual Funding Agreement (IFA) works. We will send two copies of the IFA to sign. <input type="checkbox"/>	Sign the IFA and send it back to the TAC. <input type="checkbox"/>
If you need a Financial Intermediary, the TAC will arrange a meeting where you can talk about your needs. <input type="checkbox"/>	Meet with the Financial Intermediary and talk about how they can help you use Individualised Funding. <input type="checkbox"/>

A young man with short dark hair is sitting on a sandy beach. He is wearing a grey zip-up hoodie with the letters 'ER TART' visible on the front, and blue jeans. He is looking towards the camera with a slight smile. The background shows a wide beach, some dunes, and a blue sky with scattered white clouds. A large blue triangle is overlaid on the bottom right corner of the image.

Banking with your Individualised Funding

In this section:

Setting up your Individualised Funding bank account

Using online banking

Your first payment

Banking checklist



Banking with your Individualised Funding

Setting up your Individualised Funding bank account

The Individualised Funding Specialist will meet with you to help complete the paperwork to set up your Individualised Funding bank account. This will be a Westpac bank account and we will pay your Individualised Funding money into it each month.

You need identification to open a new bank account. An Individualised Funding Specialist will make copies of your identification documents to send to the bank with your application.

The Individualised Funding Specialist can give you forms for your providers that let them know you are now using Individualised Funding. The forms let you collect the providers banking details so you can pay them directly via Electronic Funds Transfer (EFT).

Using online banking

When your bank account is opened, your Individualised Funding Specialist will meet with you to show you how to use online banking and answer any questions. If you have a Financial Intermediary, they can come to this banking meeting as well.

At the banking meeting your Individualised Funding Specialist will give you (or your Financial Intermediary) a Westpac security token, debit card and a Personal Identification Number (PIN) which can be used to pay for Individualised Funding services.

We will also give you instruction booklets for Westpac banking. You can call the TAC or the Westpac bank helpline if you have any problems using online banking.

Your first payment

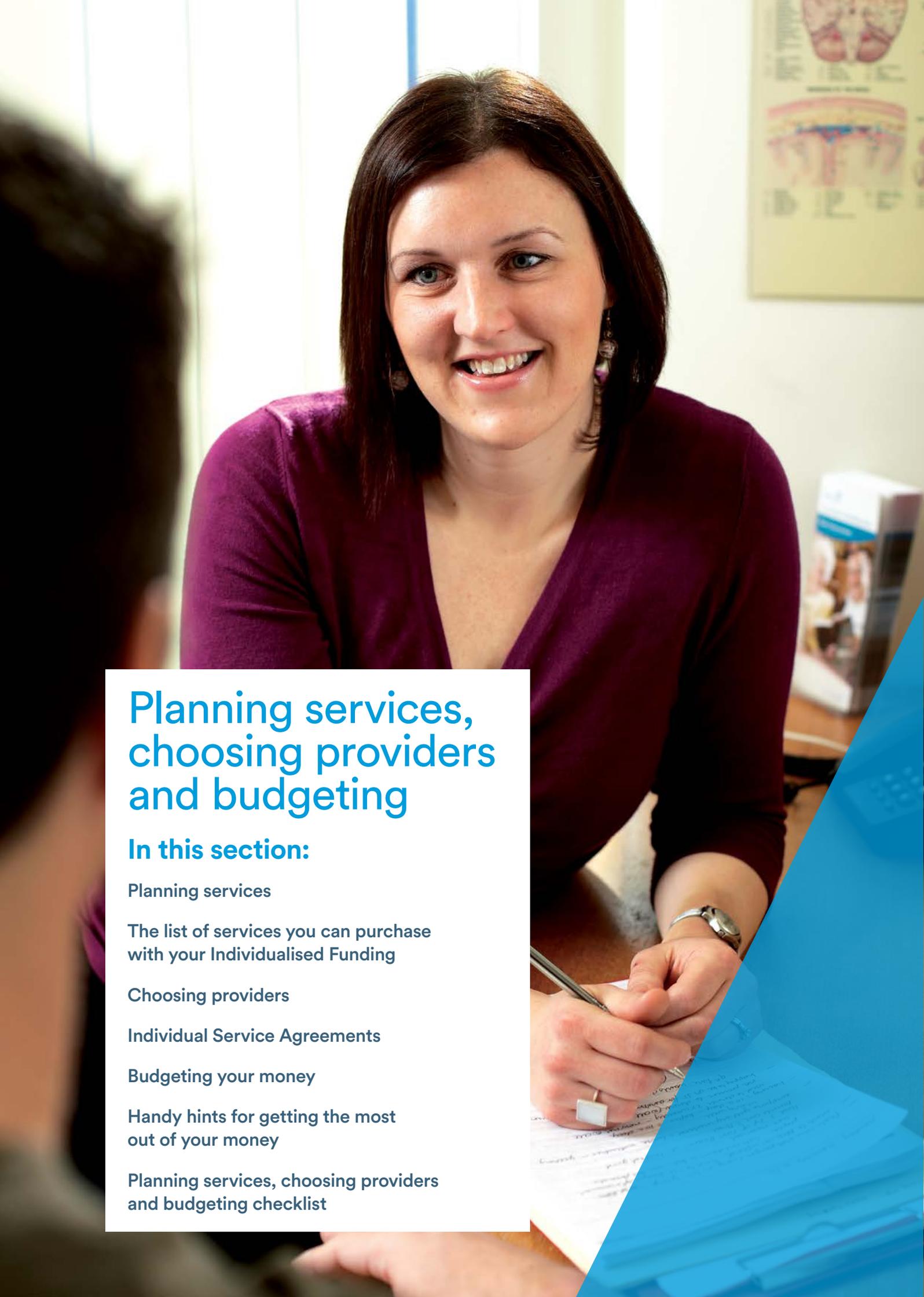
We will send a letter to let you know when the first payment will be made. After the first payment, other payments will be made on the first business day of each month.

- You can access the money in your account through online banking or by using your debit card
- Your debit card has a daily limit of \$200. If you use services that cost more than \$200, you will need to pay your provider online using EFT
- You can't withdraw cash from your Individualised Funding bank account.

More information about the ways you can pay your providers is on page 15.

Banking checklist

What the TAC will do	What you need to do
We will meet with you and help complete the banking application. We will make copies of identification documents to send with your application. <input type="checkbox"/>	Send us your identification documents so we can open your Individualised Funding bank account. <input type="checkbox"/>
We can give you forms you can use to collect bank details from your providers. <input type="checkbox"/>	Talk to your providers about using Individualised Funding. Collect your providers' bank details using the forms from the TAC. <input type="checkbox"/>
We will meet with you to explain how online banking works. We will give you a Westpac security token, debit card and PIN so you can pay for your services. <input type="checkbox"/>	Ask questions about anything you're not sure about. <input type="checkbox"/>
We will send a letter to let you know when your first payment will be made. <input type="checkbox"/>	Start using your funds to pay for the services you need. Use your debit card on the spot (up to \$200 a day) or use online banking for invoices. <input type="checkbox"/>



Planning services, choosing providers and budgeting

In this section:

Planning services

The list of services you can purchase
with your Individualised Funding

Choosing providers

Individual Service Agreements

Budgeting your money

Handy hints for getting the most
out of your money

Planning services, choosing providers
and budgeting checklist



Planning services, choosing providers and budgeting

Planning services

Your Support Coordinator will talk with you about planning your services. They can also help you keep a record of your services.

You will work with your providers on any goals you want to achieve.

The list of services you can purchase with your Individualised Funding

<input checked="" type="checkbox"/> Acupuncture	<input checked="" type="checkbox"/> Equipment that costs less than \$1,000 per item, including delivery	<input checked="" type="checkbox"/> Physiotherapy
<input checked="" type="checkbox"/> Attendant care	<input checked="" type="checkbox"/> Exercise Physiology	<input checked="" type="checkbox"/> Podiatry
<input checked="" type="checkbox"/> Audiology	<input checked="" type="checkbox"/> Gym and swimming programs	<input checked="" type="checkbox"/> Psychology
<input checked="" type="checkbox"/> Child care*	<input checked="" type="checkbox"/> Home services/ Domestic services (including gardening)	<input checked="" type="checkbox"/> Respite
<input checked="" type="checkbox"/> Chiropractic	<input checked="" type="checkbox"/> Nursing	<input checked="" type="checkbox"/> Social work
<input checked="" type="checkbox"/> Community group programs	<input checked="" type="checkbox"/> Occupational therapy	<input checked="" type="checkbox"/> Speech pathology
<input checked="" type="checkbox"/> Continence equipment	<input checked="" type="checkbox"/> Orthoptics	<input checked="" type="checkbox"/> Specialist disability laundry services
<input checked="" type="checkbox"/> Dietetics	<input checked="" type="checkbox"/> Osteopathy	

* (Only if eligible under section 60(2)(c) of the *Transport Accident Act 1986*).

If you need a service that is not on this list, or equipment that costs more than \$1,000 including delivery, you may still be able to get it. Call your Individualised Funding Specialist to talk about your needs. If approved, the service will be organised and paid for by the TAC, not with your Individualised Funding.

Planning services, choosing providers and budgeting

Services that can't be purchased with Individualised Funding

You can't use your Individualised Funding to purchase these services:

- ⊗ Services for a person other than you
- ⊗ Services that can't be funded by the TAC, e.g. personal travel costs. Check with your Individualised Funding Specialist if you're not sure
- ⊗ Services for a condition that existed before your accident, or a condition that is not a direct result of your accident
- ⊗ If the TAC has already approved maintenance to stop wear and tear on equipment, you can't get more maintenance on the same equipment
- ⊗ Services not on the list of services you can purchase.

Choosing providers

Once you have planned what services are right for you, it's time to think about which providers will best support you and help you achieve your goals.

If you are thinking about changing providers, here are some things you can do to make sure you receive the best support and value for money.

 **Use the TAC's website to check if a provider has the proper registration and qualifications to provide you with a service**

The TAC website has a provider search tool to help you find providers and check to see if they are registered and qualified. You can find this tool on the TAC website by searching for 'Individualised Funding', or 'IF', then choosing the tab 'Find a service'.

You can ask your provider to show you their certificates of qualification, registrations and accreditation when you meet with them.

Ask about the providers experience in their industry or area of expertise

Some of the things you might like to ask are:

- What is the provider's history and experience in providing services to people with needs like yours?
- Does the provider (and its employees) have the right experience to meet your needs?
- What training, qualifications and accreditations has the provider got?
- What are the provider's strengths and areas of focus?
- Talk about your goals and support needs and ask how the provider will help you with them
- Are there other clients or families you can contact as referees?
- Are you able to spend time watching the provider's service so that you can see for yourself?
- Are there enough employees to provide services to meet your needs?

Look for services and providers that offer value for money

Compare the cost of the services you are using with the Public Fee schedule on our web site. The Public Fee schedule is a guide to what the TAC considers a reasonable cost for a service. You may like to try and negotiate a better price for your services or find a provider who charges a fee similar to that on the Public Fee schedule.

 **Page 13 of this booklet has some more handy hints for how you can get the most out of your Individualised Funding.**



Look for providers who focus on your needs

Some things to think about are:

- Does the provider listen to what you want from your services? Can they tailor services to you or do they have existing services that meet your needs?
- Are you in charge of your programs and supports? Do your providers support you to achieve your goals?
- How will the provider involve you in selecting the people who you work with?
- Does the provider match staff to you as much as possible? (e.g. gender, age, interests, cultural background)
- Will the provider arrange the same staff for you if you use their services a number of times?
- Will the provider and its employees do things with you, rather than for you?
- Are attendant care workers able to help with shopping or leisure activities?
- Does the provider try to maximise your independence by building your capability and confidence?
- If you, or someone who helps you, have a problem or complaint, does the provider have a process you can use to resolve the issue?
- How does the provider let you know about any new services or options that might be good for you?

Look for providers:

- Who are close to your home
- Can see you at the times you want, and
- Whose place of business is easy to access.

Some of the things you might like to think about:

- Is the provider close to your home?
- Does the provider have the option of 'on call' or 'flexible care hours'?
- Are you able to access the provider's place of business yourself? For example, with easy parking or by public transport?
- What are the provider's emergency procedures? For example, what after-hours contacts are available?
- What are the providers working hours? For example, what is the latest or earliest time an attendant care worker can come to your home?
- How much notice is needed to change an appointment?



Individual Service Agreements

For regular services, such as attendant care, a provider may ask you to enter into an Individual Service Agreement with them.

Individual Service Agreements make it clear what you (and your administrator/guardian, if you have one) can expect from your provider. An Agreement also makes clear what your provider expects from you (and your administrator/guardian, if you have one).

When making an Agreement, you will work with your provider to set out:

- The specific details of the services and how they will be provided. You could request and discuss a 'Care Plan' as part of the Agreement
- The cost of the service and any rules about charges or payments. For example, notice periods for cancellations of appointments, payment method (such as EFTPOS, BPAY or EFT)
- An agreement of how the provider and its employees will treat you and your family/network, as well as how you and your family/network will treat them
- An agreement of what information you will need to tell the provider if your circumstances change
- The Agreement may include the minimum services and maximum hours to be provided
- The provider's privacy statement and how it will treat your personal information
- The provider's compliments and complaints policy

- A section for you (and your guardian, if applicable) to sign the agreement. This section should say that you understand the agreement, agree to it, and will do the things expected of you
- The length of the agreement, review periods and any circumstances where the agreement can be changed or cancelled. For example, the notice the provider will give you before they stop the service and the notice you must give the provider to stop the service.

The Individual Service Agreement is about your services, so remember to:

- Ask questions,
- Talk through how things will work from day to day, and
- Give your suggestions for how the Agreement can meet your needs.

Once an Agreement is in place, any changes to it will need to be agreed to by the provider and yourself.

Providers who need more information about the TAC or Individualised Funding

If your provider doesn't know about the TAC or isn't sure how Individualised Funding works, ask them to visit the TAC website for more information: www.tac.vic.gov.au

 **Providers can also call the TAC on 1300 654 329 and ask to speak to an Individualised Funding Specialist.**



Budgeting your money

Budgeting and tracking tool

The TAC's budgeting and tracking tool can help you plan how to pay for services and track how much you spend. The tool can also show what effect increasing, decreasing or changing some of your services will have on your budget.

People can have their own ways to budget and track spending, so it is important that you find a way that works for you. There are a number of budgeting websites, tools and apps that you might like to use. You might like to ask family and friends for their tips on budgeting.

At first it may seem difficult to budget and keep track of what you have spent, but as you get used to being in charge of your own services, it gets easier. Remember, you can contact your Individualised Funds Specialist for help.

If you have a Financial Intermediary, they will keep an eye on your spending and let you know how your budget is going.

Maximum amount that can be saved in an Individualised Funding bank account

You can save some of your Individualised Funding money to plan for special occasions. This might be for extra attendant care hours for a holiday.

The maximum amount of money you can save in your Individualised Funding bank account is 20% of your yearly amount. If you reach this amount in savings, the TAC will contact you to check whether your Individualised Funding plan is still meeting your needs.

Handy hints for getting the most out of your money

- Think about what will suit your needs now, rather than what you have always done. Is there another service that can give you the same or better result? Is another service better value for money?
- Look for ways to save money. For example, it might cost less if you are able to visit a provider in their rooms, instead of the provider coming to your home
- The way you spend your money is flexible. If you reduce the number of attendant care hours you need one week, you can use the saved hours on extra attendant care later on. You can even use the money you save on a different service
- Plan ahead as much as you can. If you know that you will need extra attendant care to go on a holiday or to a special event, you can find ways to save now
- **Some things can't be planned for, so try to save some money to use for unexpected events**
- Ask your provider for a schedule of their fees so you know their rates at different times, such as public holidays, weekends or services in rooms or out of rooms. This will help you plan ahead
- Check how much notice your providers need to change or cancel an appointment. If you do not give the required notice, you may be charged for part or all of an appointment
- Check the terms of payment on the invoices you receive from your providers. Some providers may charge you an additional fee if payment is late.

Planning services, choosing providers and budgeting checklist

What the TAC will do	What you need to do
We will give you a budgeting tool to help you organise your services. <input type="checkbox"/>	Try the budgeting tool and see if it works for you. <input type="checkbox"/>
We have a provider search tool, found on our website. <input type="checkbox"/>	Use the provider search tool to find providers and check their registrations and qualifications: You can also: <ul style="list-style-type: none"> • Look for providers who will focus on your needs • Look for providers close to your home, who can see you when you want <input type="checkbox"/> • Look for providers who offer value for money • Ask about a providers experience in their industry
Your Support Coordinator is there if you need help planning your services or with your budget. <input type="checkbox"/>	Look for ways you can save money on your services. Call the TAC or your Financial Intermediary if you need help. <input type="checkbox"/>

A young man with short dark hair, wearing a red and white checkered button-down shirt over a black t-shirt and blue jeans, is leaning on a wooden handrail. He is smiling and looking towards the camera. The background is a blurred gym or fitness center with various pieces of equipment and a large window.

Paying for services and record keeping

In this section:

How to pay a provider using your Individualised Funding

Records you need to keep

Handy hints for record-keeping

Handy hints for online banking

Reviewing your services

Complaints about a service

If things change



Paying for services and record keeping

How to pay a provider using your Individualised Funding

With an Individualised Funding bank account you can pay your providers with a debit card or online with an Electronic Funds Transfer (EFT) or BPAY. How you pay will depend on how much the service costs and whether or not the provider has EFTPOS.

If you have a Financial Intermediary they will organise your payments for you after checking that the services have been provided.

Please note: you can't withdraw cash using your direct debit card, or use cash to pay for TAC services.

Service details	Way to pay	Record to keep
A service which costs up to \$200 with a provider who has EFTPOS facilities	With your debit card	Receipt of payment. file somewhere safe
A service with a provider who has no EFTPOS facilities	By EFT or BPAY. The provider needs to email or post you an invoice with a BSB and account number to pay into	Electronic invoice – file on your computer Paper invoice – file somewhere safe
A service which costs more than \$200	By EFT. Your provider needs to email or post you an invoice for the service with a BSB and account number to pay into	Electronic invoice – file on your computer Paper invoice – file somewhere safe

An Individualised Funding Specialist will show you how to use online banking when your account is opened. They will also give you all the materials and banking help guides you need to make your online payments. More information about this is on page 6.

You can call an Individualised Funding Specialist if you have any problems using online banking.



Records you need to keep

You should request and keep a receipt for every service you pay for.

Keep your receipts in a safe place.

Keep your Individualised Funding receipts separate from other receipts.

For online payments, your invoice acts as your receipt. Paper invoices can be kept in a safe place with your other receipts. Electronic invoices should be kept on your computer.

Where possible, receipts and invoices should have this information:

- Your name
- Service type and amount
- Date you received the service
- Total cost.

The TAC might ask to see the receipts and invoices to make sure that your Individualised Funding is being used for TAC services. This process will be easier if your receipts have the above information.

If an invoice is more than \$75 without GST (or \$82.50 including GST), the Australian Taxation Office (ATO) needs the invoice to be GST compliant. You should request a GST compliant tax invoice from your provider. Your provider will know about these requirements.



If you would like more specific information about GST compliant tax invoices, please visit the ATO website: www.ato.gov.au.

Handy hints for record-keeping

- It is a requirement of the ATO that you keep all receipts for 5 years
- Check that your invoice or receipt shows the details the TAC needs. If it doesn't, ask for another receipt with the correct details

- Remember, when you pay an invoice, it becomes your receipt
- Keep a special folder or box for receipts and paper invoices
- Paper receipts can fade. We suggest that you photocopy these receipts, take a photo of them or scan them and save onto your computer
- File paper invoices and receipts in month order. This will make it easier for you to find the correct receipt if we ask for it
- Create a folder on your computer for Individualised Funding services and save electronic invoices into this folder
- Regularly back up your computer
- When saving electronic invoices, change the invoice filename to identify the date you paid for the service. For example, for a physiotherapy appointment you paid on 21 October, 2017, you might use: Physiotherapy_211017.

Handy hints for online banking

It's a good idea to reference your online payments so that you know:

- What type of service you have paid
- The name of the provider, and
- The invoice number.

This will help you keep track of your spending and budget for the coming month.

A good way to reference a payment is to use this format: **Type of service_Name of provider_Invoice number**

In this way, a physiotherapy invoice from a physio provider called Banks Physio with invoice number 00112 would look like this: **Physio_Banks_00112**.



Reviewing
your services



Reviewing your services

At the end of each month, it is a good idea to review your services and think about whether they are meeting your needs. The 'Choosing your providers' section on page 10 has information about the types of things to think about and ask your providers when reviewing your services.

The main things to think about are:

- Are you happy with the current level of service you are getting from your providers?
- Do you have to travel long distances to visit some of your providers? Are there other providers closer to you who offer the same services?
- Does the provider try to maximise your independence?
- Does the provider do things with you, instead of for you?
- Does your provider ask about your progress, goals and planning to make sure that they are supporting you achieve your goals?

Complaints about a service

When using Individualised Funding, you manage your money and your providers, so your relationship with your provider is very important. You and your provider need to work together to make sure the service you're getting is meeting your needs. If you have any problems with a service, such as a provider not turning up on time, or billing you for a service they did not provide, there are a number of things you can do:

- Speak with your provider about the problem. It might be something that be sorted out quickly
- Your provider might have a complaints process. This is often the case in big agencies, such as attendant care. You can call the agency directly or check their website
- Call your Support Coordinator if you can't resolve the issue with your provider or you don't feel comfortable talking to your provider.

If things change

You can contact the TAC if something in your life changes that will have an effect on the services you need or your ability to be in charge of your own funds.

We might be able to look at your Individualised Funding plan and the amount of money you get each month. Call your Support Coordinator to talk about any changes.

Reviewing your services

Health resources

As well as talking to your friends and family about your health and the services you need to become more independent, there are a number of online resources that you might find useful.

Remember that you can always contact the TAC for support.

Online resources

Better Health Channel – www.betterhealth.vic.gov.au

The Better Health Channel is a Victorian Government funded service that provides health and medical information to improve the health and wellbeing of people and the communities they live in.

This information is:

- quality-assured and reliable
- up-to-date
- locally relevant
- easy to understand.

Consumers Health Forum of Australia (CHF) – <https://chf.org.au/>

CHF can help you find health information that will help you with your healthcare, and to invite you to 'have a say' about your healthcare experience and the way you would like it to change.

Online disability resources

House with no steps – www.hwns.com.au/

House with no steps has an online resource centre that can help answer your questions about living with a disability, raising a child with a disability, or supporting someone with a disability.

House with no steps also has information about 'person centred approaches' and Personal Outcome Measures – a person centred method for evaluating the quality of services from the point of view of a person with a disability.

 **Visit the TAC website for more health and disability resources**

The TAC website has an update list of resources you can use to help plan your rehabilitation and set goals for your independence.

 **Visit www.tac.vic.gov.au and search for 'IF' to find out more.**



Frequently
asked
questions

Frequently asked questions

Question	Answer
<p>How long does it take to set up Individualised Funding?</p>	<p>It can take several weeks to set up Individualised Funding.</p> <p>We will work with you every step of the way and continue to support you once your bank account is set up and you start paying for your own services.</p> <p>Call your Support Coordinator if you would like to start using Individualised Funding.</p>
<p>If Individualised Funding isn't right for me, can I go back to the way things were before?</p>	<p>Yes.</p> <p>Support is available for TAC clients who use Individualised Funding, but if it isn't right for you, we can close your Individualised Funding account and go back to managing your TAC services.</p>
<p>My provider hasn't heard about Individualised Funding, what can I do?</p>	<p>There is information for providers about Individualised Funding on the TAC website. Providers can also call the TAC on 1300 654 329 and ask to speak to an Individualised Funding Specialist.</p>
<p>What happens if I save money and I have more than 20% of my yearly allowance in my bank account?</p>	<p>The TAC will contact you if you have more than 20% of your yearly allowance in your bank account.</p> <p>We'll ask about your savings and talk to you about your plans to make sure that you have the right allowance to meet your needs.</p> <p>If you don't need to use the money the next month, we might hold your next deposit.</p>
<p>Will the TAC still be there for me if I use Individualised Funding?</p>	<p>Yes.</p> <p>Although you are in charge of your services, we are always here support you and manage the payments to services outside of Individualised Funding such as chemist items and visits to your doctor.</p> <p>You can call us if you are having any problems with Individualised Funding or if you want to talk about your situation.</p>
<p>Can I get help with my banking and accounts?</p>	<p>Yes.</p> <p>Call us if you need support with your banking or managing your accounts. We might be able to pay for a Financial Intermediary to help you with your banking. Talk to your Support Coordinator to find out more.</p>



Question	Answer
<p>What can I do if I'm locked out of online banking or forget my password?</p>	<p>To reset you're your password, please call your Individualised Funding Specialist who can give you a temporary reset password.</p> <p>If your security token password needs to be reset, please call Westpac Corporate Online on 1300 134 291.</p> <p>If you need additional support, you can also contact the TAC and ask to speak to an Individualised Funding Specialist.</p>
<p>How can I find out how much a service should cost?</p>	<p>You can check the TAC website to find out what we consider a reasonable fee for services.</p> <p>You can also talk to your providers and try to negotiate a price that you are both happy with. Use the information on the TAC website as a guide in your negotiations.</p> <p>To find fee information online:</p> <ol style="list-style-type: none"> 1. Search for 'IF' on the TAC website 2. Click the 'Find a service' tab to see a list of services 3. Choose a service and follow the link to the TAC's payment limits for that service.
<p>What can I do if I haven't received an invoice from a provider for services I need to pay with Individualised Funding?</p>	<p>Please call your provider and ask them to invoice you for the service. It is the provider's responsibility to ask for payment from you.</p>
<p>What description do I use for online banking when I pay a provider?</p>	<p>A recommended way to reference your payments online is to use this format: Type of service_Name of provider_Invoice number</p> <p>In this way, a physiotherapy invoice from a physio provider called 'Banks Physio' with invoice number 00112 would look like this: Physio_Banks Physio_00112</p>
<p>Do I need to give notice to change providers?</p>	<p>This will depend on whether you have a formal agreement with your provider. As part of a formal agreement you may need to give notice before you can change providers.</p> <p>If you're not sure, or would like some help, please call the TAC to talk about changing providers.</p>



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