

NDIS Supports Rules DSS consultation Draft Submission from Gisele Mesnage

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Date: 7 July 2025

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Disability type: blind/hearing impaired

Plan Management type: Self-managed

## Introduction

My name is Gisele Mesnage. I make this submission to the DSS Consultation on NDIS Supports as a self-managed NDIS participant.

In this submission I will comment on 2 of the questions listed in the discussion paper:

- What are some examples of things in the NDIS Supports Lists that aren't clear?
- Are there any areas of the NDIS supports Rules (Or lists) that need to be changed?

## Key issue

The key issue for me relates to supports for Assistance Animals.

## Basic Facts

- I have a guide dog named Nyota.
- Nyota was funded by the NDIS in 2023.
- Nyota was bred, trained and provided by Guide Dogs NSW/ACT and is fully accredited as a guide dog in service.
- Nyota is my primary mobility aid.

## Comments on Discussion Paper Questions

Q. What are some examples of things in the NDIS Supports Lists that aren't clear?

Gisele's comments

### *List of products and services that are not NDIS funded*

In the list of products and services that are not NDIS supports; there is a category titled "Pets".

It is evident that NDIS funding should not be used to pay for any pet-related costs.

However, there is no category titled "Assistance Animals" in this list of products and services that are not NDIS supports.

This makes it unclear if there are any Assistance Animals-related costs that are not NDIS funded.

For example, under the "Pets" category, pet insurance is listed as a non-NDIS support.

Clearly, NDIS funding should not be used to purchase pet insurance for a pet.

However, I read a NDIS Factsheet which stated that pet insurance for Assistance Animals, including guide dogs, was not a NDIS support.

This rule is not included in the list of supports that are not NDIS supports.

### *List of supports that are NDIS funded*

In the list of supports that are NDIS supports; there is a category titled "Assistance Animals".

Although veterinary services is listed as a NDIS support for Assistance Animals, it is not clear to what extent the NDIS would cover high-cost veterinary services if an Assistance Animal is ill or injured.

This question is critical for me because I have a guide dog named Nyota. Nyota is my primary mobility aid.

I have used my NDIS funding to pay for pet Insurance for Nyota since January 2023 and for my previous guide dog D'artagnan from October 2017 until he passed away in March 2022, and my claims have never been rejected or questioned by the NDIA.

So, it was a shock to discover in a recently published NDIS fact sheet that pet insurance was not deemed a NDIS support, even for NDIS-funded, fully accredited guide dogs in service.

## Q2. Are there any areas of the NDIS supports Rules (Or lists) that need to be changed?

### Gisele's Comments

Although I have made multiple representations to NDIS Ministers and to the NDIA to seek clarifications on the pet insurance question and the NDIS Operational Guidelines relating to high-cost veterinary services if my guide dog fell ill or was injured, I have received no clear advice on this question.

Given I have an active case on this question (**reference number 20444482**) and **the current supports rules are transitional**, I have continued to claim pet insurance for my guide dog Nyota from the funding in my plan.

I am aware this may be a breach of the rules, but this is a dilemma for me.

Although Nyota's pet insurance cover includes exclusions, it is a safeguard because it would be unwise for me to discontinue her insurance cover without any clear advice as to what high-cost veterinary services I can claim from the NDIS if Nyota is ill or injured.

And it would be impractical to contact the NDIS for funding only when an emergency occurs, as most veterinary emergencies require a speedy decision.

If it is determined that pet insurance cover and high-costs veterinary care for Assistance Animals is the responsibility of the NDIS participant, then this should be made very clear in the "in" and "out" supports lists.

If high-cost veterinary care is covered by the NDIS, then advice needs to be clear on any conditions and/or limits and how this is to be allocated in a participant's plan.

The NDIS pricing guidelines are also unclear on this question.

This supports clarification is even more critical now that there has been an announcement that funding in plans will be released only in 3-monthly period (a decision that is also of much concern to me as a self-managed participant who has always kept to my budgets). This means that funding may not be available year-round to manage some veterinary care costs. For example, I faced a vet bill of \$865.00 for my guide dog Nyota, which I was able to budget from my funding when I was on a 2-year plan. It would be far more difficult to cover such a cost within a 3-monthly budget, without impacting on other supports in that quarterly period.

### Recommendation

1. A category titled "Assistance Animals" should be included in the list of supports that are not NDIS supports.
2. There needs to be a review of the rule relating to pet insurance cover for NDIS-funded Assistance Animals.

3. There needs to be clear operational guidelines on veterinary services that are covered by the NDIS, particularly high-cost veterinary services if an Assistance Animal is ill or injured.
4. There needs to be clear information on how high-costs veterinary services are funded in a participant's plan.
5. Perhaps a reasonable dollar amount (for example \$15,000) for veterinary services over and above the standard maintenance allocation could be retained as a stated budget so it can be claimed in an emergency
6. When an Assistance animal is funded by the NDIS, there needs to be clearer guidelines on the division of responsibilities of the participant; the service provider and the NDIS.

Thank you

Gisele Mesnage

7 July 2025