The Comprehensive Guide to Becoming an Independent Support Worker



"All you need is an ABN and insurance", they say!
This common advice frequently shared on social media,
oversimplifies the complexities involved in managing an NDIS business.

To assist independent support workers in understanding and managing these responsibilities, we've developed this comprehensive guide to help you in starting your journey as an independent support worker. It's based on my experience of starting as a sole-trader in 2021, growing a business and now leading a team of Specialist Support Coordinators. All of which has lead me to build the first app specifically made for Independent Support Workers to manage their business and compliance.

This checklist isn't special, it doesn't include any magical strategies for gaining 50 clients in your first week, or growing a team of 100 staff in 3 months. But it is a comprehensive list of the tasks required to run a quality, safe and ethical NDIS business. Plus, I've thrown in some best practice recommendations along the way.

So grab a coffee, sit down at your favourite cafe, and let's work through the steps you'll take, to start the business you've been thinking about!

All the best,

Jesse Cusworth

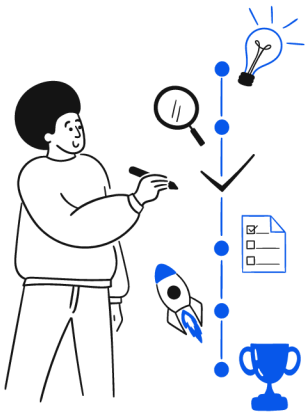
Co-Founder of Blueset, and Director of Huddle Community Services

We've broken down the tasks required into 4 easy to follow steps.
Within each step is a series of tasks required (the non-negotiables). Plus, we've added '**Best Practice Bonus Points**' for those wanting to take their practice to the next level.
At the end, you'll see a checklist, ready for you to print and start ticking-off right away!



1. Research

Take in everything you need to know about running a business, the NDIS and what's required to deliver services you will provide.
You've already started this step!



2. Get Organised

Now you know know exactly what you'll need, start preparing by working through your list of tasks and developing your key documents and systems.



3. Operate and Engage

It's time to get started - build your business by engaging new clients, operating your business, and promoting your services.



3. Reflect, Review, Improve

Now that you're delivering a service, take time to reflect on your work, develop your skills, and continually improve the quality of your service through upskilling and improving your systems.

Research



Before starting anything, it's important to know what you're getting yourself into! If you're reading this, you've already started - **well done!**

Step 1 is getting your head around everything you'll need to run a business that provides support to people living with disabilities, while meeting your obligations under Australian Law and legislation.

The National Disability Insurance Scheme (NDIS)

Established in 2013, the National Disability Insurance Scheme (NDIS) transformed the delivery of disability services in Australia, evolving a fragmented system into one offering personalised support, specific to the needs of each individual. The NDIS empowers those with disabilities, enabling greater independence and participation in society.

Support workers are central to the NDIS's delivery, providing essential services that help participants achieve their goals. They assist with daily living, facilitate social participation, enhance individual capacity, and may offer therapeutic assistance. Their role is critical in promoting autonomy and enhancing the quality of life for participants.

It's important to check the requirements for the services you intend to deliver! These can be found in the NDIS Pricing Arrangements Document online.

Business Requirements in Australia

Starting a business in Australia involves several legal and administrative requirements. Here's an overview of the key steps involved:

Choose a Business Structure

Decide whether you want to operate as a sole trader, partnership, company, or trust. Each structure has different legal and tax implications, so it's important to understand the pros and cons of each option - **my tip is to speak to an accountant before you start!**

Your Business Name

If you plan to trade under a name other than your own name, you'll need to register a business name with the Australian Securities and Investments Commission (ASIC).

Obtain an Australian Business Number (ABN)
An ABN is a unique identifier required for conducting business activities in Australia.
You can apply for an ABN through the Australian Business Register (ABR) website or by calling the ABR.

Goods and Services Tax (GST)
If your annual turnover is above the GST registration threshold (currently $75,000), you'll need to register for GST with the Australian Taxation Office (ATO).

You'll also need to know whether GST is applicable to the services you deliver. Again - good to find an accountant that is knowledgeable with both tax obligations and business structures.

Checks and Clearances

If you're setting yourself up as an independent support worker in Australia, you'll be required to undergo thorough background checks to ensure the safety and wellbeing of the people you'll be supporting.

Some of these checks are;

NDIS Worker Screening Check / National Police Check
All support workers must obtain a NDIS worker Screening Check (or National Police Check, also known as a Police Certificate - depending on the state they operate in). This document is typically valid for 12 months to 3 years, depending on the issuing authority.

To apply for a National Police Check, you can visit the website of an accredited provider, such as the Australian Federal Police or your state or territory police service. The process involves submitting your personal information, providing identification documents, and paying a processing fee.

Working with Vulnerable People Check/Working with Children Check
In addition to the National Police Check, most states and territories in Australia require support workers to obtain a Working with Vulnerable People Check (sometimes called a Working with Children Check, or a Blue Card). This is a more comprehensive screening process that aims to identify any potential risks to vulnerable individuals, such as children, the elderly, and people living with disabilities.

The specific requirements and application processes for these cards vary across jurisdictions, so it's essential to research the guidelines in your state or territory. Generally, you'll need to provide personal information, undergo a national criminal history check, and potentially undergo additional assessments or interviews.

Get Organised



Now you know what services you plan to deliver, and your business structure established, it's time to **get organised!**

Insurance

As an independent support worker, it's crucial to protect yourself and your clients by securing appropriate insurance coverage. Failure to maintain adequate insurance can expose you to significant financial and legal risks.

Some Insurance types to consider are;

Professional Indemnity Insurance

Also known as professional liability insurance, this insurance provides protection against claims of negligence, errors, or omissions in the delivery of your professional services. It covers legal costs, compensation payments, and other expenses associated with defending yourself against such claims.

Public Liability Insurance

This insurance safeguards you from claims of personal injury or property damage caused by your business operations. This coverage is essential if you work in clients' homes or other public spaces, as accidents can happen, and you could be held liable for any resulting damages or injuries.

Income Protection Insurance

Whilst not mandatory, income protection insurance can be a valuable safety net for independent support-workers, especially if you're planning to work for yourself full-time. This type of insurance provides a replacement income if you become unable to work due to illness or injury, ensuring you can maintain your financial stability during periods of incapacity.

Other Potential Coverages

Depending on your specific circumstances and the nature of your work, you may also want to consider additional insurance options, such as:

- Business equipment insurance (to protect your work-related equipment and tools)
- Cyber liability insurance (to protect against data breaches or cyber-attacks)
- Workers' compensation insurance (if you plan to hire employees).

Business Systems



Running an NDIS business means having the right tools to manage your own schedule, client needs, and meet your business requirements easily. At the heart of it, you need a client management system (sometimes called CRM). This system should make it easy to keep track of client interactions, plans, and progress, ensuring every client gets the best service. It should also help you manage appointments, notes, incidents and records of your time.

On the financial front, your business will benefit from an accounting system designed specifically for the unique billing and invoicing requirements of the NDIS and Plan Managers. This system should simplify the process of creating invoices based on the NDIS price guide, and keeping tabs on payments. These systems help keep your business running smoothly, ensure your staff are paid correctly and on time, and make sure you stay on top of all financial and legal obligations.

Starting a new business can be really challenging. As they say - 'you don't know what you don't know'. When getting started, it's important to set up your systems for success, so when you are busy, you can rely on your systems to work efficiently and save you time and money! If you can, spend the time learning from others, and researching systems that best suit your needs as a sole-trader.

Policies, Procedures and Operational Templates

As an independent support worker, having well-designed templates for various documents and forms can be useful in ensuring professionalism, consistency, and compliance with legal requirements. Here are some key templates you may need and why they are important:

Service Agreement Template **[Free with Blueset]**

- A comprehensive service agreement template is essential for clearly outlining the terms and conditions of your services, as well as the responsibilities and expectations of both you and your clients.
- This document helps to prevent misunderstandings, protects your legal rights, and ensures that both parties are aware of the scope of work, payment terms, confidentiality clauses, and other important information.

Client Intake Form Template **[Free with Blueset]**

- An intake form template allows you to collect crucial information about your clients, such as their personal details, medical history, emergency contacts, and any specific needs or preferences.
- Having an intake form ensures that you gather all relevant information consistently, which can help you provide better, more personalised support.

Care Plan Template [Free with Blueset]

- A care plan template outlines the specific services, goals, and strategies for supporting each client's individual needs.
- This document serves as a roadmap for delivering care and tracking progress, ensuring that you and your client are aligned on the desired outcomes and approach.

Progress Notes Template [Free with Blueset]

- Progress notes templates allow you to maintain accurate and detailed records of the care and services provided during each visit or session.
- Thorough documentation not only helps you track your client's progress but also serves as a legal record and can be valuable for communication with other healthcare providers or agencies involved in the client's care.

Incident Report Template [Free with Blueset]

- An incident report template is crucial for documenting any accidents, injuries, or unexpected events that occur while providing care.
- Proper incident reporting can help you mitigate legal risks, facilitate investigations or insurance claims, and maintain transparency with clients and their families.

Invoice Template [Free with Blueset]

- As an independent support worker, you'll need to issue professional invoices to clients or plan-managers for your services.
- An invoice template ensures that all necessary information is included, such as your business details, service descriptions, rates, and payment terms, making it easier for clients or plan-managers to understand and process your invoices.

Policy and Procedure Templates [Free with Blueset]

- Templates for policies and procedures related to areas such as privacy, confidentiality, infection control, and emergency protocols can help you establish consistent practices and ensure compliance with relevant regulations and industry standards, these are the backbone of your buisness, and are often an overlooked part of starting a successful business as an independent support worker.

Having well-designed templates not only saves you time and effort but also projects a professional image and helps you maintain high standards of care and documentation. Additionally, these templates can serve as valuable resources for training new staff members or subcontractors, ensuring consistent practices across your business, if you decide to grow your business in the future.

Operate and Engage



Taking the leap into independent support work can feel daunting, but don't worry, there are steps you can take to get going. Start by updating your resume and portfolio to highlight your training, skills, and experience. Then, let your network know you're available for work. This might include other support workers, support coordinators or local community groups.

You can also list your services on online job boards and social media. Be prepared to market yourself - create a simple website or social media page showcasing your background and what makes you a great support worker. As you gain experience and positive reviews, you'll be able to grow your client base through referrals and word-of-mouth. Once you have a steady workflow, consider specialising in a niche to further differentiate your services.

Finding a niche can really make your business stand out. This could involve working with people with multiple disabilities, chronic conditions, or intensive personal care needs. You may then seek to explore additional training in that niche area, such as;

- Disability-specific knowledge (e.g. autism, brain injuries)
- Behaviour support
- Using specialised equipment
- Medication management
- Complex healthcare tasks (tube feeding, wound care, etc.)

Focus on your expertise. Make sure the people needing your support know about you and what you have to offer, build connections in your community.

In seeking to build a client-base, one of the best ways you can approach other organisations, is by offering your services that help the clients they support, rather than just asking them to refer you work.



Reflect, Review, Improve



As an independent support worker, it's vital to continuously reflect on your practices, seek feedback, and strive for improvement. Consider engaging in regular supervision or mentorship with experienced professionals. This can provide valuable guidance, support, and an outside perspective on your work.

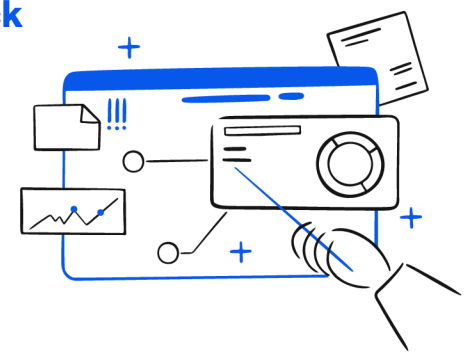
Additionally, building a network of fellow independent support workers and service providers can be invaluable. Joining professional associations or local networking groups allows you to share knowledge, discuss best practices, and stay informed about industry changes and developments.

Regularly review your business operations, policies, and procedures to identify areas for optimisation or enhancement. Seek feedback from clients, their families, and any organisations or agencies you collaborate with. Use this feedback to refine your services, improve client satisfaction, and maintain a high standard of care.

Invest in ongoing professional development by attending workshops, conferences, or pursuing additional certifications or training. This not only enhances your skills and knowledge but also demonstrates your commitment to providing the best possible support to your clients.

Remember, continuous improvement is an ongoing process. By regularly reflecting, seeking feedback, and actively pursuing professional growth opportunities, you can ensure that your independent support worker business remains competitive, compliant, and delivers exceptional service to your clients.

To help review, reflect and improve your service, it can be helpful to utilise registers. These are key-event record holders for your business and hold information about Risks, Feedback, Incidents and Improvements. With clear, organised and easy-to-find information about how your business operates, it's easy to identify trends, recognise repeated events, or look back and see how much our service has improved over time!



The DIY Checklist

RESEARCH

- [ ] What services will I provide?
- [ ] Do I have the skills and certifications to deliver these services?
- [ ] Does the service I provide align with the NDIS framework?
- [ ] Choose a Business Structure
- [ ] Register a Business Name (if applicable)
- [ ] Register an ABN
- [ ] Register for GST (if applicable)
- [ ] Obtain a NDIS Worker Screening Check / Police Check
- [ ] Obtain a Working with Children Check

GET ORGANISED

- [ ] Obtain Professional Indemnity Insurance
- [ ] Obtain Public Liability Insurance
- [ ] Income Protection Insurance
- [ ] Other Insurances?
- [ ] Create Policies
- [ ] Create Procedures
- [ ] Establish a Feedback Process
- [ ] Establish an Incident Report Process
- [ ] Create a Service Agreement Template
- [ ] Create an Invoicing Template



OPERATE

- [ ] Market your Service
- [ ] Connect with Support Workers
- [ ] Connect with Support Coordinators
- [ ] Connect with Clients
- [ ] Deliver your service
- [ ] Manually Record Notes
- [ ] Manually Send Invoices

REVIEW AND IMPROVE

- [ ] Market Service
- [ ] Connect with Support Workers
- [ ] Connect with Support Coordinators
- [ ] Manually File and Review Notes
- [ ] Organise and Ask for Feedback
- [ ] Manually Review Improvements
- [ ] Manually Review Processes

The Blueset Checklist

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We trust that this checklist is helpful on your way to becoming an independent disability provider.

While you're here, we wanted to offer you an exclusive offer to help you get started, and **join the community of change makers using Blueset.**

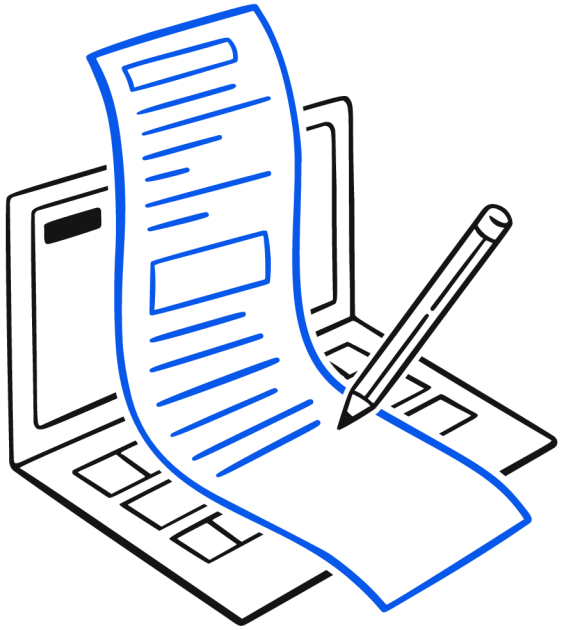
Sign-Up now for FREE access to Blueset fo the next 7-days!

That's FREE access to every template, policy and guide you need to start as an Independent Support Worker, as well as the Blueset Learning Centre!

GET STARTED



www.blueset.com.au



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This ebook provides generic advice on becoming an independent support worker in Australia. However, specific requirements, regulations, and best practices may vary depending on your location, industry, and individual circumstances.

It is strongly recommended that you seek professional guidance from qualified business advisors, legal experts, and relevant governing bodies before starting your independent support worker business. The author shall not be held liable for any damages, losses, or impacts arising from the implementation of the advice or strategies outlined in this ebook.

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