My name is Suzanne Gearing, and I became the CEO of Physical Disability Australia the week that the NDIS reforms were announced. Physical Disability Australia (PDA) was established in 1995 and is the national peak body representing people with physical disability. We are run for, and by, people with physical disability, and have members in every state and territory. Over three quarters of the 5.5 million Australians living with disability report a physical condition as their main long-term health problem. These are the people we represent – 4.1 million people. Despite this, only around a quarter of NDIS participants list physical disability as their primary condition. We are already underrepresented on the NDIS, but that is a story for another day.

I have been watching this process very closely ever since the day Minister Butler stepped up to the podium in the Press Cub and announced the reforms. I am here today because I believe the conversation around NDIS reform has taken a dangerous turn. A narrative has crept into public debate that frames people with disability as an “expense” to be reduced. That narrative is not only harmful; it is false. And it is leading us toward reform options that would cut the very supports that allow our members to live, work and contribute. We stand alongside the other DPO’s, but today I want to offer a different lens. I want to show you the real value of people with disability, and then walk you through alternative reforms that can secure the NDIS’s financial future without taking a single support away from the people who rely on it.

Let me start with who we are. Many of our members participate in the community, serving as doctors, lawyers, engineers, social workers, public servants, writers, inventors, economists, university lecturers, librarians and politicians. We are on community committees, raise families, and start our own businesses. . People with physical disabilities, such as Caine Beckett and the late Maurice Corcoran played an important role in developing the very NDIS that we are fighting to save today, so that those who can uplift those who can’t. We are not a drain on the public purse. We pay taxes. We build careers. We mentor and uplift others, we create jobs and strengthen communities every single day. Our work is not charity; it is capability. The NDIS is a non-negotiable lifeline that restores freedom, dignity, and independence, empowering individuals with physical disabilities to break through daily barriers and live a fulfilling life of their own choosing. And frankly, we contribute far more to the economy and community than we are ever given credit for.

So when we hear talk of the NDIS being “unsustainable” and the solution being to tighten eligibility or reduce packages, we have to ask: what is the real cost of that approach? Every time we strip support from someone, we risk pushing them out of the workforce, into poorer health, into poverty, and into more expensive crisis care down the track. For many it risks lives. That is not fiscal responsibility.
But let’s address the elephant in the room before it takes up any more space. We know the NDIS faces a significant funding gap, and at its current rate of growth, it is not sustainable. We know the government aren’t introducing reforms for the fun of it, or to be intentionally cruel – we know they are under extreme pressure to make change, and make it quickly. The Scheme has evolved without enough checks, experiences fraud, absorbed costs it was never meant to absorb, and has become something it was never meant to be. We recognise that if we do not find solutions quickly, there is a real risk we could lose the NDIS altogether.

As a not-for-profit, we know what it is like to stretch limited funds as far as they can go; every day we are looking for ways to make one dollar do the work of three. But we also know this: when money is tight, sacrifices must never undermine the core purpose. The root causes of the funding gap are not the supports themselves. They are design flaws and administrative inefficiencies baked into the Scheme.
We don’t need to arm wrestle each other to battle out solutions – there is an opportunity to work together and turn this into a success story. I want to share with the Committee a set of alternative reform options. These are not theoretical. Written by economist Cain Beckett, they are based on professional expertise, in depth experience from his involvement in the development of the original NDIS concept, and lived

experience. Caine has identified four priority reforms that together could deliver between $7 billion and $15 billion in annual savings within two years. And critically, none of them require reducing participant supports.

A copy has been provided, so I will just outline them briefly.

1. **Streamline the claims system**. Replace the clunky claim-in-arrears model with quarterly advance payments for plans under $40,000 and a card-based point-of-sale system for larger plans. This would cut provider administration, reduce errors and fraud, and save around $4 billion a year.
2. **Deregulate and steward the market properly**. Price caps were meant to be temporary. Keeping them has pushed providers toward maximum rates and limited innovation. Removing caps where supply is not constrained, simplifying the price list, and allowing Medicare-style co-contributions could save at least $1.5 billion a year.
3. **Redesign SIL and SDA**. Supported Independent Living cost $11.3 billion in 2024, averaging $422,000 per person, yet the model still fails to deliver true choice and control. Commissioning SIL and SDA over a 10-year horizon could reduce costs by at least $2 billion a year while expanding real housing options.
4. **Build the NDIA's insurance capability**. The Agency can use its own data to design plans and reduce lifetime costs, rather than forcing participants to fund repeated medical reports and argue for support. Getting this right could save another $3 billion or more each year.

Add these up, and you have a pathway to sustainability that does not ask people with disability to bear the burden of past implementation failures. It simply gets the architecture right. And yes, there are actions within the current reform that do have value and should be implemented, but by following this process first you make substantial, quick and tangible savings and then have the time to make the other changes alongside people with disability, rather than in spite of.

Chair, the choices we make now will define the lives of millions of Australians for decades. We can choose a path that sees people with disability as a line item to be trimmed by pushing ahead with the Bill. Or we can choose a path that recognises the NDIS as an investment in human potential - an investment that, with the right reforms, can be both economically sustainable and morally sound.

Physical Disability Australia urges this Committee to recommend a different kind of success measure. Let's measure success not by what we cut, but by what we enable. Not by how much we restrict access, but by how many people we lift into employment, community participation, and independence. Not by who has won the battle, but by how well we collaborate together to achieve an outcome that works for everyone. Inclusion is not a cost to society. It is a return on humanity.

Thank you.