



FREE GUIDE

Choosing an NDIS provider

Registered or unregistered, what changed in 2026, how to check the register, what to ask and the red flags to watch for.

Choosing who comes into your home is a big decision, and you're allowed to take your time over it. This guide goes in order: which providers your plan lets you use, how to check them, what to ask, what to put in writing, and when to walk away.

Step 1: Work out which providers your plan lets you use

How your funding is managed decides who you can pay. The NDIS is clear on this: if your plan is NDIA-managed (also called agency-managed), you must use a registered provider.

If your plan is self-managed or plan-managed, you can usually choose either registered or unregistered providers. There are exceptions. These supports must always come from a registered provider:

- specialist behaviour support
- plan management (plan managers must be registered)
- specialist disability accommodation (SDA)
- supported independent living (SIL).

Not sure how your plan is managed? It's written in your plan. Your support coordinator or NDIS partner can also tell you.

Registered and unregistered: what it actually means

Registered providers are approved by the NDIS Quality and Safeguards Commission (the NDIS Commission). They must meet strict conditions for the quality and safety of their services, and they can't charge more than the NDIS price limits.

Unregistered providers aren't registered with or regulated by the NDIS Commission. They can choose to charge above or below the price limits. Both registered and unregistered providers must follow the NDIS Code of Conduct.

Neither is automatically the right answer. What matters is knowing which one you're dealing with, and what that means for your plan and your protections.



The 2026 changes in plain words

- **Tougher penalties.** The NDIS Amendment (Integrity and Safeguarding) Act 2026 brought in higher penalties, including a new criminal offence for aggravated breaches of the requirement to be registered.
- **SIL and digital platforms must register.** From 1 July 2026, supported independent living providers and NDIS digital platform providers must be registered with the NDIS Commission. Providers who applied before 1 October 2026 can keep delivering those supports while a decision is made on their application.
- **Support coordination is on hold.** Mandatory registration for support coordination has been paused while the NDIS Commission considers further reform.

What this means for you: if a provider says they can deliver a support that needs registration, check that they're actually registered for it.

Step 2: Check the NDIS Commission's Provider Register

The register is free and public. It takes about two minutes.

- 1 Go to the NDIS Commission website and open 'Find a registered provider'.
- 2 Search by the provider's business name, legal name or ABN.
- 3 Set the registration status to 'Approved' to see providers that are currently registered.
- 4 Check that what they're registered for matches the support you need.
- 5 If you're worried, search the status 'Revoked' too, and look at the Commission's list of banning orders and other compliance decisions.

Our step-by-step: how to check if a provider is registered:
kinshipunitingservices.com/how-to-check-if-ndis-provider-is-registered/

NDIS Commission Provider Register:
www.ndiscommission.gov.au/provider-registration/find-registered-provider

Step 3: Ask good questions before you say yes

The NDIS suggests asking people you trust for recommendations, researching providers, checking reviews, and meeting a new provider before you start. When you meet, ask:

- Are you registered with the NDIS Commission? What's your registration number?
- Will I have the same support worker each time? What happens when they're sick or on leave?
- Which suburbs and times can you actually staff?
- What do you charge per hour, and for travel, weekends and public holidays?
- What's your cancellation policy?
- How will you keep me, or my family, up to date?
- If I'm unhappy, who do I speak to, and what happens next?
- Can I meet my support worker before the first visit?

A good provider is happy to answer every one of these. If the answers are vague, that tells you something too.

Step 4: Put it in a service agreement

A service agreement is a signed agreement between you and your provider. It sets out what supports you'll get, how and when they'll be delivered, what they cost, how the provider gets paid and how changes are made.

The NDIS says you must have one for some supports, such as SIL and SDA, and recommends one every time you start with a new provider. A good agreement covers:

- the supports, and when and where they'll happen
- the price, travel costs, any other fees, and whether GST applies
- how the provider is paid: by you, by direct claim on an NDIA-managed plan, or through your plan manager
- the cancellation policy, and the responsibilities on both sides
- what to do if you're unhappy, and who to contact
- how long it runs, when it's reviewed and how to end it.



Signs it's time to walk away

- They say they can deliver a support that needs registration, but can't show you a registration number.
- They rush you to sign, or won't give you the agreement to read first.
- Invoices include visits that didn't happen, or shifts that were cancelled.
- Prices change without a conversation or a new agreement.
- They pressure you, or hint that you'll lose your support if you raise a concern or change providers.
- They use gifts or pressure to sign you up. The NDIS Commission lists 'unfair practices to attract participants' as something you can report.

You can change providers at any time. If something feels wrong, raise it with the provider or report it to the NDIS Commission on 1800 035 544.

Read our complaints and your rights guide:

kinshipunitingservices.com/free-guides/complaints-and-your-rights/

Your provider checklist

- ☐ I know whether my plan is NDIA-managed, plan-managed or self-managed.
- ☐ I know whether the support I need must come from a registered provider.
- ☐ I've searched the provider on the NDIS Commission Provider Register.
- ☐ I've written down their registration number (if they're registered).
- ☐ I've asked who my support worker will be, and what happens when they're away.
- ☐ I've confirmed they can staff my suburb and the times I need.
- ☐ I have prices, travel costs and the cancellation policy in writing.
- ☐ I've read the service agreement before signing, and kept a copy.
- ☐ I know how to raise a concern with this provider.
- ☐ I've saved the NDIS Commission's number: 1800 035 544.

Questions people ask



What's the difference between a registered and an unregistered NDIS provider?

Registered providers are approved by the NDIS Quality and Safeguards Commission, must meet strict quality and safety conditions and can't charge more than the NDIS price limits. Unregistered providers aren't registered with or regulated by the Commission and can charge above or below the price limits. Both must follow the NDIS Code of Conduct.

Can I use an unregistered provider if my plan is NDIA-managed?

No. The NDIS says you must use a registered provider for NDIA-managed (agency-managed) funding. Self-managed and plan-managed participants can usually choose either, except for supports such as SIL, SDA, specialist behaviour support and plan management, which must be registered.

How do I check if a provider is registered?

Search the NDIS Commission's Provider Register by business name, legal name or ABN, and choose the registration status 'Approved'. It's free and takes about two minutes.

Do I need a written service agreement?

Not for every support. The NDIS says you must have one for some supports, such as SIL and SDA, and recommends one every time you start with a new provider, so you both know what was agreed.

What changed for NDIS providers in 2026?

The NDIS Amendment (Integrity and Safeguarding) Act 2026 brought in higher penalties, including a new criminal offence for aggravated breaches of the requirement to be registered. From 1 July 2026, SIL and NDIS digital platform providers must also be registered. Mandatory registration for support coordination has been paused.

Who do I contact if a provider does the wrong thing?

Raise it with the provider if you feel comfortable, or contact the NDIS Commission on 1800 035 544 (Monday to Friday, 9am to 5pm, or 7:30am to 3:30pm in WA). To report suspected fraud, call the NDIS fraud reporting and scams helpline on 1800 650 717.

Is Kinship Uniting Services a registered NDIS provider?

Yes. Kinship is a registered NDIS provider, registration number 4-GWVHCEY. You can check it on the NDIS Commission's Provider Register.

Talk to a real person. Call Kinship Uniting Services on **0437 733 744** or email info@kinshipunitingservices.com. Deaf, or have a hearing or speech impairment? Contact us through the National Relay Service: Speak & Listen 1300 555 727, TTY 133 677, SMS relay 0423 677 767.

Sources

NDIS: What is a provider — <https://www.ndis.gov.au/participants/working-providers/get-know-your-providers/what-provider>

NDIS: How to find and choose a provider —

<https://www.ndis.gov.au/participants/working-providers/finding-providers/how-find-and-choose-provider>

NDIS: What is a service agreement —

<https://www.ndis.gov.au/participants/working-providers/arranging-supports/what-service-agreement>



NDIS Commission: Find a registered provider —

<https://www.ndiscommission.gov.au/provider-registration/find-registered-provider>

NDIS Commission: Mandatory registration —

<https://www.ndiscommission.gov.au/about-us/ndis-commission-reform-hub/mandatory-registration>

Department of Health, Disability and Ageing: 2026 amendments to the NDIS Act —

<https://www.health.gov.au/our-work/ndis-legislation-changes/amendments/2025>

Department of Health, Disability and Ageing: Integrity and Safeguarding Act 2026 overview —

<https://www.health.gov.au/resources/videos/ndis-amendment-integrity-and-safeguarding-act-2026-overview-auslan-video>

NDIS Commission: Report an issue or make a complaint — <https://www.ndiscommission.gov.au/complaints/report>

NDIS: How to take steps when something is wrong — <https://www.ndis.gov.au/participants/working-providers/your-rights-and-responsibilities/how-take-steps-when-something-wrong>