

CARED₊

Funding Falls Short When Your FCA Does: Here's How to Get it Right

Not sure what an FCA is, or how it affects your NDIS funding? You're not alone. A Functional Capacity Assessment (FCA) can be the difference between getting the support you need or missing out. But not all assessments are created equal.

This guide breaks down what an FCA is, why it matters, and how to make sure yours reflects your real needs – so your plan works for you. Let's take a closer look.



1. What is a Functional Capacity Assessment (FCA)?

An FCA is a comprehensive assessment completed by an Occupational Therapist (OT) to understand how a disability impacts a person's ability to do everyday tasks.

It's used by the NDIA to:

- Assess eligibility for funding (especially for supports like SIL, SDA, assistive tech)
- Review plans and determine if current supports are still suitable
- Guide decision-making for support categories and budgets

→ **Think of it as a detailed snapshot of what someone can and can't do — and what help they need to live more independently.**

2. Why FCAs Matter So Much

When it comes to NDIS funding, evidence is everything – and your FCA is one of the most important documents in your toolkit.

A Functional Capacity Assessment helps the NDIA understand:

- **What daily challenges you experience**
- **What supports you need to live safely and independently**
- **Whether your current funding is still appropriate**

Why that matters:

The recommendations in your FCA directly influence your NDIS plan. If an FCA clearly outlines your needs, it can lead to:

- ✓ **Increased therapy hours (OT, physio, speech, psych)**
- ✓ **Approval for Supported Independent Living (SIL) or Specialist Disability Accommodation (SDA)**
- ✓ **Access to assistive technology and home modifications**
- ✓ **More support worker hours to help with daily tasks**



But if your FCA **doesn't** clearly demonstrate these needs? You may end up:

- ✘ **Without enough hours for therapy**
- ✘ **Unsupported in essential tasks like showering, dressing, shopping or cooking**
- ✘ **Denied access to essential housing or technology supports**
- ✘ **Living with stress, burnout, or unsafe situations**

That's why it's so important that the FCA tells your story properly. It needs to paint a complete picture of your day-to-day life – not just on your best days, but on your real days.

3. Signs Your FCA Might Be Missing the Mark

Not all assessments are created equal. If your FCA doesn't fully reflect your needs, your NDIS plan could fall short too.

Here are some red flags that suggest your FCA may be missing critical information:

Generic language

- If it sounds like a template – with little to no mention of your specific routines, support needs, or environment – that's a concern.
- Example: "Participant requires support for daily tasks" is too vague. What tasks? How often? What kind of support?

Lack of link to your goals

- A good FCA should tie its recommendations directly to your stated NDIS goals.
- For instance, if your goal is to increase community participation, but the report doesn't explain the barriers you face getting out into the community, you may not get the right funding.

No detail on day-to-day support needs

- A quality assessment should include practical examples of support required:
 - How do you manage hygiene?
 - Do you need prompting to take medication?
 - Can you cook or access the community independently?



No risk assessment or recommendations

- Does the report clearly explain the risks involved in not receiving support?
- Are recommendations clearly stated and justified (e.g. “OT support 1x/week to develop self-care routines”)? If not, the NDIA may not approve them.

Doesn't highlight functional impact

- Your challenges may be invisible to others, but that doesn't mean they're not real. If the report downplays how much effort it takes to complete tasks (especially under stress, fatigue or anxiety), your support needs could be underestimated.

Your FCA should be about you – not a checklist, not a copy-paste, and definitely not one-size-fits-all.

4. What a Great FCA Should Include

A high-quality FCA is thorough, individualised, and clearly linked to NDIS requirements. It's not just about documenting what you can't do – it's about understanding how your disability impacts your everyday life, and what supports will help you live more independently.

Here's what to look for in a great FCA:

A breakdown of functional impact across key life domains:

- **Mobility:** Do you need help moving around the home or community?
- **Communication:** Can you express needs clearly? Do you require AAC or visual supports?
- **Self-care:** Do you need help with showering, dressing, toileting, eating?
- **Self-management:** Are you able to manage your schedule, medications, finances?
- **Learning:** Do you need supports with memory, concentration, or following instructions?
- **Social interaction:** Are there challenges with emotional regulation or social understanding?

Evidence to support funding:

- Objective observations and specific examples of how your disability impacts you
- Justification for the frequency and type of support required (e.g. “Requires support 7 days/week with personal care due to cognitive impairments”)

Recommendations linked to your goals and support categories:

- If your NDIS goal is to increase independence at home, the OT might recommend funding for assistive tech and therapy to support this
- Reports should mention **which support category** the recommendations fall under (e.g., Core Supports, Capacity Building)

Tailored to the individual:

- Your report should include context – where you live, who supports you, your strengths and preferences
- It should consider environmental factors (e.g., stairs, safety risks, social isolation) and how they interact with your disability

5. Getting Started with a Functional Capacity Assessment

If you or someone you support needs an FCA, here's how to begin:

01

Speak to your support coordinator or therapist to discuss your needs

02

Find an experienced occupational therapist with NDIS expertise

03

Submit a referral – CARED can help with this

04

Prepare for the assessment by gathering examples of support needs and goals

05

Review the report carefully to ensure it reflects the person's true needs



Partnering with CARED: FCA Experts Who Understand the NDIS

At CARED, we've supported hundreds of participants through the FCA process. Our occupational therapists take the time to understand the person, their goals, and their support environment because no two clients are the same.

Let's Make Sure Your Plan Reflects Your Needs:

01**Reach out to us**

Submit a client form to tell us your needs.

02**Get a personalised plan**

We'll match you with a specialist who understands your situation.

03**Start your assessment**

Collaboration between parents, teachers, therapists, and caregivers makes a FCA more effective.

**Email us**

hello@cared.io

**Call us**

1300 367 117

**Visit our website**

www.cared.io

Whether you need an FCA for a new plan, a plan review, or to access housing or assistive technology, we're here to help you get it right. .

Simply submit a client form to get started

