

Assistive Technology Mentors Association

What do I need know to work as a professional AT Mentor /Assessor in my own business?

There are lots of perks to being self-employed, like choosing your own hours, increased freedom and greater job satisfaction, but there are some downsides, too like getting established, financial insecurity and potential isolation can make working for yourself a tough gig, so it's not a decision to be taken lightly.

If you've weighed up the pros and cons and decided it's time to be your own boss, here's what you need to do to make it official - and to give yourself the best chance of success.

1. ASIC

- a. Decide on a business name
- b. Decide if you will be a sol trader or a business entity
- c. Apply for an ACN or ABN
- d. Apply for a domain name

2. Insurances

- a. Professional Indemnity
- b. Public Liability
- c. Workers Compensation
- d. Personal Income Protection/ Accident Insurance
- e. Police & Working with Children Checks
- f. NDIS Worker Screening

3. Registrations

- a. ATMA
- b. NDIS
- c. Aged Care
- d. DVA

4. Employment sector

- a. Early Childhood
- b. NDIS
- c. Aged Care Sector
- d. Defence Veterans Association

5. Field of Specialty

- i. Occupational Therapy
- ii. Speech / Auditory
- iii. Rehabilitation / Health
- iv. Access Consultants / Building
- v. NDIS / Disability Services / Providers / Support Coordinators / Plan Managers

6. Promoting your business

- a. Design a brochure & create a business card
- b. Set up an email address & phone number
- c. Social Media sites – E.g. Facebook, Twitter, Instagram
- d. Create a simple website
- e. Schools – Ask them if you can advertise in their school newsletters for a minimal donation.
- f. Letterbox Drop – Create a flyer & drop into bulletin boards in shopping centres, Doctors surgeries / Medical Centres / Dentist / Physiotherapist / Psychologists / NDIA Office / Centrelink. / Medicare / AT suppliers.

7. Financial:

- a. Bank account in business name
- b. Accounting / Invoicing System

ASIC

All operators will need an ABN or ACN number. Prepare 3 options of business / trading name before applying as your 1st choice may already be taken and apply through the Australian Security & Investment Commission (ASIC) Choose your industry of service and method of renewal. Once your payment has been accepted you will be sent a certificate of registration with your ABN/ ACN number for tax purposes.

Insurance

a. Professional Indemnity

What is Professional Indemnity Insurance?

If you own a business, you may be liable for damages to another property or person caused by your business. Professional indemnity insurance protects you and your business against claims for alleged negligence or breach of duty arising from an act, error or omission in the performance of professional services.

You are a professional and there is no doubt you are good at what you do. However, mistakes happen even with the most professional operators. Professional Indemnity claims can arise from simple things like:

How much coverage do I need?

The minimum professional indemnity insurance requirements in Australia are \$2million and \$1 million in New Zealand. If you are working in the NDIS and Aged Care sector the requirement is between \$10 - \$20 million.

Where can I find this?

Link: <https://insure.professionalindemnity-insurance.com.au/ProductSelection/5129871?originKey=3ce1a7b7-0281-4d4a-b817-033851fe22f0>

Link: <https://www.dualaustralia.com.au/>

Link: <https://guildinsurance.com.au/help-centre/contact>

b. Public Liability Insurance

What is Public Liability Insurance?

Public Liability covers your legal liability to pay compensation for injury or damage to property caused to a third party in connection to your business. For example, if a customer slips and injures themselves while on your business premises.

How much coverage do I need?

Where can I find this?

What is the difference between public liability insurance and professional indemnity?

The difference between Public Liability and Professional Indemnity Insurance is that Public Liability is tailored for claims by members of the public for injury, illness or damage and Professional indemnity covers claims by clients for professional mistakes or negligence.

c. Workers Compensation Insurance

What is Workers Compensation Insurance?

Workers compensation is a form of insurance payment to employees if they are injured at work or become sick due to their work. It covers wages when they are not fit to work or medical expenses and rehabilitation payments. It serves two purposes:

- To assure the injured worker gets medical care & compensation for a portion of the income they lose while they are unable to return to work
- Employer protection from lawsuits by workers injured while working.

National Disability Insurance Scheme (NDIS)

How do I work in the NDIS space?

Its great you have decided to work in the NDIS space. The NDIS Quality & Safeguard Commission is responsible for all registration requirements for those seeking to become registered NDIS providers. There are a number of requirements you will need to meet but here's what you will need to consider first:

- How do you set up your own business
- Are you going to work as an employee or contractor with an NDIS registered provider
- Are you going to be self employed
- What field of employment have you chosen to work in
- Have you taken out the required insurances
- Will you work from home or sub lease a neutral space
- Will you become a registered provider and what does that entail
- What support services will you provide
- What qualifications or registrations (if any) do you need to do this
- Do I know how to complete the complete the registration application
- Do I know how to complete the NDIS self-assessment registration tool or do I need help
- What support categories are you registering for
- What NDIS line codes can I use
- What can you charge

NDIS registered and Non NDIS Disability Providers

What types of insurances do I need to comply with the NDIS Quality & Safeguards Commission and their NDIS Audit?

Anybody working in the disability sector require Public Liability, Professional Indemnity, Income Protection and /or Accident Insurance. This includes:

- Sole Traders

- Small Businesses
- Disability Care Providers
- Independent Support Coordinators
- Individual Aged Care Worker / Paid Carers

How can I protect myself when going out on my own?

As a business owner you must comply with your relevant state tax and insurance regulations. If you are working with NDIS participants you will need to meet registration and audit eligibility requirements with eh NDIS Quality and Safeguard Commission to protect assets and stock, and to provide financial help if you should face any legal issues.

Professional Indemnity Insurance - covers the cost of compensating clients for loss or damage resulting from negligent services or advice provided by a business or an individual.

Public liability Insurance - Many small businesses take out public liability insurance, especially if customers visit your premises or you work on theirs.

Income Protection Insurance– This can help if you are sick or unable to work for long periods of time due to illness or injury.