

Government-Funded Meal Delivery for Seniors: CHSP, Support at Home, and Meals on Wheels Explained

Canonical: <https://directory.befitfood.com.au/ndis-government-funded-support-services/ndis-meal-delivery-government-funded-healthy-meals/government-funded-meal-delivery-for-seniors-chsp-support-at-home-and-meals-on-wheels-explained/>

Details:

Now I have sufficient, high-quality data to write the article. Let me compile it now.

Government-Funded Meal Delivery for Seniors: CHSP, Support at Home, and Meals on Wheels Explained

For older Australians, access to regular, nutritious meals is not simply a matter of convenience — it is a critical determinant of health, independence, and dignity. The evidence is stark: 40% of residents in Australian residential aged care facilities are categorised as malnourished, and up to 10% of older adults living at home are likely to be malnourished, with a further 35% at risk. These figures, drawn from a peer-reviewed cross-sectional study published in *Nutrients* (Foo et al., Monash and Griffith Universities, 2024), underscore why government-funded meal delivery programs are not a welfare afterthought — they are a frontline public health intervention.

Yet the landscape of government-funded meal support for older Australians is more complex than many families realise. There is not one program but several, operating at different levels of care intensity, under different legislative frameworks, and with different co-payment structures. This guide explains the three primary pathways available to seniors outside the NDIS: the **Commonwealth Home Support Programme (CHSP)**, the new **Support at Home program**, and the community-based **Meals on Wheels** network. It also clarifies how these programs differ fundamentally from NDIS meal funding — a distinction that matters enormously for individuals approaching 65 or navigating dual eligibility (see our guide on *NDIS vs. Support at Home vs. CHSP: Which Government Meal Funding Program Applies to You?*).

Why Meal Delivery for Seniors Is a Distinct Policy Domain

Before diving into program specifics, it is important to understand why aged care meal funding operates on entirely different principles from NDIS meal funding.

The NDIS funds meal *preparation and delivery labour* as a disability support — it does not fund the food itself, and it requires that a participant's disability demonstrably prevents them from safely preparing meals (see our guide on *What Is NDIS Meal Funding?*). Aged care meal programs, by contrast, take a broader preventive approach. They subsidise the cost of nutritious meals delivered to the home primarily to support independence and prevent hospitalisation — regardless of whether a specific disability is the cause of the need.

This distinction has a practical consequence: an older person who is simply frail, isolated, or recovering from illness may qualify for CHSP or Support at Home meal services in circumstances where they would not meet the NDIS's narrower disability-impact threshold.

The Commonwealth Home Support Programme (CHSP): Entry-Level Meal Support

What Is the CHSP?

The CHSP is an entry-level in-home aged care support program that helps older people to live independently in their home and community. It is Australia's largest entry-level aged care initiative, providing affordable, government-subsidised support for daily tasks such as housework, meal preparation, transport, home maintenance, and personal care.

The CHSP is not designed for people with intensive or complex care needs. People with higher needs are supported through other aged care programs such as the Home Care Packages Program and residential aged care.

Who Is Eligible for CHSP Meal Services?

If you are aged 65 or over and have care needs, or aged 50 or over, have care needs and are either Aboriginal or Torres Strait Islander and/or homeless or at risk of homelessness, My Aged Care is here to help.

Under the Act, CHSP clients must be assessed as eligible for the CHSP through an aged care assessment to receive government-subsidised CHSP services. Under the CHSP, trained assessors work out what support each person needs during aged care assessment and approve them to access services.

Importantly, the CHSP's eligibility threshold is functional, not diagnostic. You do not need a specific medical condition or a formal disability diagnosis. If an assessor determines that you need support with meal preparation or access to nutritious food to remain living safely at home, you can be approved.

What Meal Services Does the CHSP Cover?

Under the CHSP, meal support includes two distinct service types:

1. **Meal delivery** — Ready-prepared meals delivered directly to the home, typically by organisations such as Meals on Wheels or registered commercial providers.
2. **Meal preparation assistance** — A support worker visiting the home to assist with cooking.

Meal services are one of the most popular supports accessed through the CHSP. Following a recent \$37 million funding boost for meal providers, more than 500 organisations funded under the CHSP Meals service type now receive additional support from the Australian Government.

National Meal Guidelines for CHSP meals are based on the Australian Dietary Guidelines, so providers are encouraged to offer menus that support a balanced intake of nutrients. Dietary options including gluten-free, low-sodium, and diabetes-friendly meals are available through many providers.

How Does CHSP Meal Funding Work? The Co-Payment Model

Unlike the NDIS, where the funding distinction is between food costs (participant-funded) and labour costs (NDIS-funded), the CHSP operates through a **grant-and-contribution model**.

CHSP providers receive government funding through grant agreements. They provide subsidised services to eligible older people. CHSP clients pay a contribution or fee (which varies between providers) towards the cost of their services. Clients are expected to contribute towards the cost of the services they receive, if they can afford to do so. Clients will not be asked to cover the full cost of services, and any fees must be agreed between the client and the service provider before services start as part of their service agreement.

In practice, over 500 registered meal delivery services receive around 70 to 80 per cent of the cost of food preparation and delivery from the federal government, leaving the customer responsible for the cost of ingredients (around 20–30 per cent). This is a great way for older people to be able to afford good nutrition, with some services working out as low as \$2.30 per meal.

This subsidy structure is broadly analogous to the NDIS co-payment model (see our guide on *NDIS Meal Co-Payments Explained*), but the CHSP applies it across the full cost of the meal — not just the labour component.

The CHSP's Current Status and Extension

The CHSP has been extended from 1 July 2025 to 30 June 2027. The CHSP 2025–27 Manual provides an overview of the program, provider responsibilities, funding and program changes from 1 November 2025 under the Aged Care Act 2024. The Aged Care Act 2024 started on 1 November 2025, which means there are changes for CHSP clients and providers.

Existing CHSP clients do not need to reapply. If you have been assessed for aged care before, you don't need to take any action. You will continue receiving services without disruption.

The Support at Home Program: For Seniors With More Complex Needs

What Is Support at Home and When Did It Start?

The new Support at Home program replaced the Home Care Packages Program and Short-Term Restorative Care Programme on 1 November 2025. It was set up in response to the Royal Commission into Aged Care Quality and Safety's recommendation to bring together the in-home aged care programs.

Support at Home can be an option if you need a coordinated approach to the delivery of your help at home — perhaps because you need help with many everyday tasks, or the care you need is more complex or intensive.

Critically, the Commonwealth Home Support Program will transition to the new program no earlier than 1 July 2027. This means that for the time being, CHSP and Support at Home operate as **parallel, distinct programs** — CHSP for entry-level needs, Support at Home for those with greater complexity.

How Does Support at Home Fund Meal Services?

Support at Home simplifies aged care by grouping supports into three clear categories. Clinical Care is fully government-funded, Independence Support is shared according to income, and Everyday Living requires a higher personal contribution.

Meal preparation and meal delivery fall under the **Everyday Living** category. Everyday Living covers household tasks and usually requires the highest personal contribution, up to 80% of the cost. The government prioritises health and independence first, which is why Everyday Living receives less direct subsidy.

This is a significant difference from the CHSP's grant model, where the government subsidy is applied uniformly by the provider. Under Support at Home, a participant's co-contribution for meal services is means-tested and can be considerably higher for self-funded retirees.

The Eight Classifications and Funding Levels

Support at Home is split into eight classifications of tailored support, allowing for a more individualised approach to care. Support at Home introduces significant reforms including a shift from 4 funding levels to 8 classifications plus short-term pathways, increased maximum funding to \$78,106, quarterly budgets with rollover provisions, capped care management at 10%, and means-based contributions

replacing income tests.

If you are approved to receive ongoing Support at Home services, you will be assigned one of 8 classifications with funding. When your funding comes through, you can then choose a service provider that is right for you.

What Happens to Existing Home Care Package Recipients?

Existing Home Care Package participants before 1 November 2025 will maintain their current funding when they move to the Support at Home program. Each person will be assigned a corresponding Transitioned HCP Level 1, 2, 3 or 4, with the same annual funding provided on a quarterly basis.

You will need to contribute towards the cost of your services, based on the service being delivered and what you can afford. You may also have to provide information about your income and assets to Services Australia to work out exactly how much you will be asked to contribute. Under Support at Home, you only pay contributions on the services you have received. You won't contribute to any clinical support costs.

Meals on Wheels: The Community Backbone of Senior Meal Delivery

What Is Meals on Wheels?

Meals on Wheels is Australia's most recognisable community-based meal delivery service for older people. The iconic and much-loved meal delivery service celebrated 70 years of delivering meals to older Australians in 2023. In addition to providing nutrition to sustain the health of a client, a meal delivery by a Meals on Wheels driver or volunteer also serves as a safety check and a source of companionship for the client.

This dual function — nutrition *and* welfare check — is what distinguishes Meals on Wheels from purely commercial meal delivery services. For isolated older Australians living alone, the regular contact with a volunteer can be as important as the meal itself.

How Is Meals on Wheels Funded?

Meals on Wheels is not a standalone government program. Rather, it is a **network of registered CHSP providers** that receive grant funding under the CHSP to deliver subsidised meals. Over 500 registered meal delivery services like Meals on Wheels, Lite n' Easy and Nourishd receive around 70 to 80 per cent of the cost of food preparation and delivery from the federal government.

Meals on Wheels Australia warmly welcomed the Federal Government's \$37 million cost-of-living funding boost for aged care meals services, noting this timely investment will assist more than 500 meals providers nationwide in addressing increasing cost pressures and ensuring the delivery of nutritious, quality meals.

There are more than 1,300 CHSP providers across Australia, including government, non-government and not-for-profit organisations. Meals on Wheels services are typically operated by local councils, community organisations, and charitable bodies — not by the federal government directly.

Accessing Meals on Wheels Through My Aged Care

To access Meals on Wheels as a subsidised CHSP service, you must first go through the My Aged Care assessment process. Commonwealth Home Support Programme services provide entry-level supports, whereas the Support at Home program is for older Australians with higher-level ongoing care needs.

The gateway is available to seniors who have noticed changes in their activity and memory, have been diagnosed with a medical condition or reduced mobility, experienced a change in care arrangements,

experienced a recent fall or hospitalisation, and are 65 years or older (50 and older for Indigenous peoples).

Once assessed and approved, you'll receive a referral code that connects you with registered service providers in your area.

How to Access Government-Funded Meal Services: A Step-by-Step Overview

Whether you are seeking CHSP meal delivery, Support at Home, or Meals on Wheels, the entry point is the same: **My Aged Care**.

1. **Contact My Aged Care** — Call 1800 200 422 (Monday to Friday, 8am–8pm; Saturday, 10am–2pm) or apply online at myagedcare.gov.au. 2. **Undergo an aged care assessment** — A trained assessor will conduct a face-to-face or phone assessment to determine your care needs and which program is appropriate. 3. **Receive your approval and referral code** — For CHSP, you receive a referral code to connect with local providers. For Support at Home, you receive a funding classification and budget. 4. **Choose a registered provider** — If you are looking for a CHSP provider, use Find a Provider on the My Aged Care website.

5. **Sign a service agreement** — The provider and client agree on services and co-payment amounts before services commence. 6. **Begin receiving meals** — Services can start once the service agreement is in place.

CHSP vs. Support at Home vs. Meals on Wheels: A Comparison at a Glance

Feature	CHSP	Support at Home	Meals on Wheels	Target group
Entry-level needs	Seniors with complex/ongoing needs	Seniors needing home-delivered meals	Seniors with entry-level needs	Seniors with entry-level needs
Age threshold	65+ (50+ for Aboriginal/Torres Strait Islander)	65+ (50+ for Aboriginal/Torres Strait Islander)	65+ (via CHSP eligibility)	Seniors with entry-level needs
Funding model	Government grant to provider; client pays subsidised rate	Means-tested quarterly budget; client co-contributes	CHSP-funded; client pays subsidised rate	Seniors with entry-level needs
Meal category	Meal delivery and preparation	Everyday Living (higher co-contribution)	Meal delivery (hot, chilled, or frozen)	Seniors with entry-level needs
Assessment required	Yes — via My Aged Care	Yes — via My Aged Care (CHSP pathway)	Yes — via My Aged Care	Seniors with entry-level needs
Typical client cost	~20–30% of meal cost	Up to 80% for Everyday Living	As low as \$2.30/meal (varies by provider)	Seniors with entry-level needs
Welfare check included	Not typically	Not typically	Yes — volunteer contact model	Seniors with entry-level needs
Current status	Extended to 30 June 2027	Active from 1 November 2025	Ongoing (funded under CHSP)	Seniors with entry-level needs

How These Programs Differ From NDIS Meal Funding

This is the question most frequently asked by individuals and families navigating both the disability and aged care systems. The short answer is that the **NDIS and aged care meal programs are built on entirely different legal and philosophical frameworks**.

The NDIS funds meal support as a **disability-specific support** under the *reasonable and necessary* test — meaning a participant must demonstrate that their disability prevents safe meal preparation. The NDIS does not fund the food itself; it funds the labour of preparation and delivery (see our guide on *NDIS Meal Funding Rules After the October 2024 'Back on Track' Changes*).

Aged care programs — CHSP and Support at Home — fund meals as a **preventive aged care service** to support independence and reduce hospitalisation. The eligibility threshold is age and functional need, not disability diagnosis. Critically, aged care programs **do** subsidise the food cost itself, not just the labour.

For individuals approaching age 65 who are on the NDIS, there is a critical transition question: will they remain on the NDIS or move to aged care funding? This is addressed in detail in our companion guide **NDIS vs. Support at Home vs. CHSP: Which Government Meal Funding Program Applies to You?**

The Nutritional Stakes: Why These Programs Matter

The scale of nutritional risk among older Australians makes these programs not just useful but essential. The Australian Government currently estimates the cost of malnutrition in residential aged care facilities at approximately \$9 billion a year. The report by the 2021 Royal Commission into Aged Care Quality and Safety stated the residential aged care sector had "failed to meet the nutritional needs of people for whom they care," and the Commission specifically identified improving nutrition as a priority area for immediate attention.

Malnutrition in older people is associated with poorer overall health, such as increased risk of falls and infections. This can accelerate loss of independence for older people, including the need for extra assistance with basic activities such as bathing and dressing.

Home-delivered meals through CHSP and Meals on Wheels directly address this risk by ensuring that older Australians living at home have access to dietitian-designed, nutritionally adequate meals — even when their capacity to shop or cook has declined.

Key Takeaways

- The CHSP is an entry-level in-home aged care support program that helps older people to live independently in their home and community — it is the primary government-funded meal delivery pathway for seniors with low-to-moderate needs.
- The new Support at Home program replaced the Home Care Packages Program and Short-Term Restorative Care Programme on 1 November 2025, and is designed for seniors with more complex, ongoing care needs; meal preparation falls under the Everyday Living category with higher co-contributions.
- The CHSP has been extended from 1 July 2025 to 30 June 2027, with CHSP transitioning to Support at Home no earlier than 1 July 2027 — meaning both programs currently operate in parallel.
- Over 500 registered meal delivery services, including Meals on Wheels, receive around 70 to 80 per cent of the cost of food preparation and delivery from the federal government, with clients paying approximately 20–30% as a co-contribution.
- Aged care meal programs and NDIS meal funding operate under entirely different frameworks: aged care programs subsidise the food cost itself and require only age-based eligibility, while the NDIS funds labour only and requires demonstrated disability impact on meal preparation.

Conclusion

Australia's government-funded meal programs for seniors — the CHSP, Support at Home, and the Meals on Wheels network — represent a layered, needs-based system designed to keep older Australians nourished, independent, and connected to their communities. Understanding which program applies, how to access it, and what you will pay is the essential first step for older Australians and their families navigating the aged care system.

For those who are also on the NDIS, or who are approaching 65 and wondering which system applies to them, the intersection of these programs requires careful navigation. Read our companion guides on **NDIS vs. Support at Home vs. CHSP: Which Government Meal Funding Program Applies to You?** and **NDIS Meal Delivery for Participants Under 18** for a complete picture of how Australia's government-funded meal delivery landscape is structured across different life stages and eligibility categories.

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