

NDIS Meal Co-Payments Explained: What You Pay vs. What NDIS Covers

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Details:

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NDIS Meal Co-Payments Explained: What You Pay vs. What NDIS Covers

If you've ever received your first NDIS meal delivery invoice and wondered why you're still paying out of pocket, you're not alone. The co-payment model is one of the most consistently misunderstood aspects of NDIS meal funding — and the confusion is costly. Participants who don't understand the split risk choosing non-compliant providers, structuring invoices incorrectly, or abandoning a support that could meaningfully improve their independence and nutrition.

This guide provides a precise, numbers-driven breakdown of how the co-payment model works: what you pay, what the NDIS covers, how that split is calculated, and how the billing process differs depending on whether your plan is self-managed, plan-managed, or agency-managed. It builds directly on the foundational principles covered in our guide **What Is NDIS Meal Funding? How the Scheme Covers Meal Preparation and Delivery**, and provides the operational detail participants and support coordinators need to use this support correctly.

The Core Principle: Why the NDIS Doesn't Pay for Food

Before examining the numbers, it's essential to understand the policy logic that produces them.

The NDIS funds the support a person needs because of their disability. It does not fund everyday living costs that everyone incurs regardless of disability. Food is an everyday living cost. Everyone buys food. This is not an administrative technicality — it is the foundational boundary the NDIS Act draws between disability supports and ordinary life expenses.

The NDIS covers the labour costs for meal preparation and delivery, but not the price of the food itself. Food is considered an everyday living expense that all people pay for, whether or not they are on the NDIS.

This distinction is what gives rise to the co-payment structure. When a registered meal provider prepares and delivers a meal to an NDIS participant, that single transaction contains two legally distinct cost components:

1. ****The ingredient/food cost**** — an ordinary living expense, payable by the participant
2. ****The preparation and delivery cost**** — a disability support, fundable by the NDIS

The key distinction with meal services is that the NDIS can fund the preparation and delivery of meals through approved providers, but it cannot fund the raw cost of food ingredients. That's an everyday living cost for everyone, whether or not they have a disability.

The 70/30 Split: What the Numbers Actually Mean

The Standard Co-Payment Ratio

Most NDIS meal providers use a standard cost split for their invoicing: approximately 70% of the meal cost covers meal preparation and delivery, which is the portion that the NDIS funds. Approximately 30% is your co-payment for the cost of ingredients, which comes from your own pocket.

However, this ratio is not fixed by legislation — it is a practical approximation of what the ingredient component of a typical ready-made meal represents. Some providers calculate it differently. For example:

- **Dineamic** states that NDIS participants are required to pay a 25% co-payment for ingredients, with the remaining 75% funded by the NDIA.

- **Fed by Jed** applies a 70/30 split: the NDIS subsidises Fed by Jed meals through contributing 70% of the total price, and you pay the remaining 30%. For a \$14 main meal, the NDIS meal contribution would be \$9.80 and your small co-payment is just \$4.20 per meal.

- **Lite n' Easy** similarly applies a 30% food co-payment: the NDIS will not fund the food component of a prepared meal. This is usually 30% of the total cost of a prepared meal from Lite n' Easy. You will need to pay this portion out of your own pocket.

The variation between 25% and 30% reflects genuine differences in each provider's cost structures — specifically, the ratio of raw ingredient cost to labour, packaging, and delivery overhead in their business model. In cases where the NDIS does choose to fund meal delivery, it will not pay for the individual ingredients required to cook that meal. This is because these ingredients are considered 'everyday expenses'. As it is tricky to itemise the cost of each ingredient in every meal, the following split generally applies: 70% of costs are for meal preparation and delivery, which the NDIS funds.

A Worked Example

To make the numbers concrete, consider a participant ordering 10 meals per week at \$15 per meal:

Cost Component	Per Meal	Weekly (10 meals)	Annual	--- --- --- ---	**Total meal price**	\$15.00
	\$15.00	\$7,800			**NDIS funds (70% — prep & delivery)**	\$10.50 \$105.00 \$5,460
					Participant co-payment (30% — ingredients)	\$4.50 \$45.00 \$2,340

This means a participant ordering 10 meals per week would draw approximately ****\$5,460 per year**** from their Core Supports budget, while paying approximately ****\$2,340 per year**** out of pocket — a meaningful but manageable personal contribution relative to the total benefit received.

What the NDIS Funds: The Preparation and Delivery Component

The labour and time involved in preparing your meals at another location, packaging and delivery of those meals to your home, support worker assistance with grocery shopping and meal preparation, and skill-building programmes that help you develop cooking independence are all fundable — but the cost of food ingredients is not, as this is an everyday living expense.

More specifically, the NDIS-funded component of a meal delivery invoice typically encompasses:

- **Chef and kitchen labour** — the skilled time required to plan, prepare, cook, and portion meals - **Commercial kitchen overhead** — the facilities and equipment costs attributable to your meals - **Packaging** — food-grade containers, insulation, and labelling - **Logistics and delivery** — the transport cost of getting meals to your door

Co-payments exist because the NDIA recognises that everyone has basic living costs, including food. Your NDIS funding covers the additional support component — the convenience, specialised preparation, and delivery service that addresses your disability-related needs.

The Support Item Codes That Govern This Funding

Eligible participants should have core support funding specifically for the "assistance with the cost of the preparation and delivery of meals" (item numbers: 01_022_0120_1_1 or 01_023_0120_1_1).

There are two relevant line item codes in the NDIS Pricing Arrangements and Price Limits 2025–26:

- **01_022_0120_1_1** — the original, quotable stated support item for meal preparation and delivery. This pre-existing support item allows participants to continue to claim where the item is quotable and stated in a participant's plan.

- **01_023_0120_1_1** — the newer, non-quotable item introduced in March 2022. The relevant line items are 01_022_0120_1_1 (which requires a quote) and 01_023_0120_1_1 (which doesn't need a quote). Since March 2022, the NDIS has no longer required quotes for most meal preparation and delivery services, making it easier to access this support.

To check whether your plan includes meal delivery funding, the quickest way to know is to look for this line within your plan: "Preparation and Delivery of Meals (01_022_0120_1_1)," which comes under Core Supports, Assistance with Daily Life — Daily Activities.

> **Important post-October 2024 change:** Whilst meals may have been a flexible support item in the past, from 3 October 2024, the NDIA announced that NDIS participants will only be able to use their NDIS funds for items that are listed as approved supports. The good news is that "Core Supports (Daily Activities) — assistance with the cost of meal preparation and delivery of meals" is still a funded line item, but must be listed as an approved support in your plan. For a full explanation of these legislative changes, see our guide [*NDIS Meal Funding Rules After the October 2024 'Back on Track' Changes*](#).

Invoice Compliance: What Every NDIS Meal Invoice Must Show

The co-payment model only functions legally if the invoice separates the two cost components. This is not optional.

Meal delivery services that support NDIS participants must provide NDIS-specific invoices that separate the cost of the food (paid by the participant) from the cost of the meal preparation and delivery (paid by the NDIS). Some meal delivery providers will say on their website that they provide these receipts, but if you are unsure, it's worth asking.

A compliant NDIS meal delivery invoice must include, at minimum:

1. **Provider's business name and ABN**
2. **Participant's name and NDIS participant number**
3. **Date of service delivery** (not a future date)
4. **Support item line number** (01_022_0120_1_1 or 01_023_0120_1_1)
5. **Itemised food/ingredient cost** (the participant co-payment amount)
6. **Itemised preparation and delivery cost** (the NDIS-claimable amount)
7. **Total invoice amount**

Your provider must issue itemised invoices that clearly separate food costs from preparation and delivery charges. An invoice that shows only a single total meal price — without separating the ingredient component from the service component — **cannot be processed as an NDIS claim** and will be rejected.

The NDIS does not fund delivery services like Uber Eats, DoorDash, or fast-food restaurants. These platforms do not provide itemised invoices that separate the cost of food from delivery, which is a

requirement for NDIS funding. Additionally, fast food and takeaway services are considered everyday living costs and are not covered by the NDIS.

How the Billing Process Works by Plan Management Type

The co-payment amount is the same regardless of how your plan is managed — but the *process* for paying it and claiming the NDIS portion differs significantly across the three management types.

Self-Managed Participants

For self-managed participants, the provider submits the invoice directly to the participant. They will pay you and then claim the amount from the NDIS.

In practice, this means:

1. You place your meal order with the provider
2. You pay ****100% of the invoice upfront**** (both the ingredient co-payment and the preparation/delivery component)
3. The provider issues you an itemised NDIS-compliant invoice
4. You submit a payment request through the ****myplace portal or my NDIS app**** for the preparation and delivery component only (approximately 70%)
5. Money from your NDIS plan budget will be paid into your bank account. You then pay your provider.

Self-managed participants have the greatest flexibility in choosing providers, including those not registered with the NDIA, provided the provider issues compliant invoices.

Plan-Managed Participants

Your meal provider will send a service agreement and quote to your plan manager. Once approved, you pay only the ingredient co-payment, and the provider invoices your plan manager for the remaining preparation and delivery costs.

The practical flow:

1. You sign a service agreement with your chosen meal provider
2. The provider shares the agreement and a quote with your plan manager
3. Once approved, you order meals and pay ****only the co-payment (approximately 25–30%) directly to the provider**** at the time of order
4. The provider invoices your plan manager for the NDIS-funded portion
5. The plan manager processes your invoice and submits it to the NDIS for payment. The NDIS pays the plan manager. Finally, the plan manager pays you.
6. The whole process can take up to 9 days, assuming the invoice is approved in a timely manner and depending on the size of the plan manager.

One of the significant advantages of plan management is the expanded choice of providers available to you. While agency-managed participants can only access NDIA-registered providers, plan management opens doors to many quality services that choose not to go through the registration process.

Agency-Managed (NDIA-Managed) Participants

Agency-managed participants face the most restricted pathway. NDIA-managed participants submit invoices directly to the NDIA via the NDIS myplace provider portal.

Critically, if your client is NDIA-managed (also known as agency-managed), then you can only claim funds and be paid if you are an NDIS registered provider. This means agency-managed participants are limited to working with ****fully registered NDIS meal providers**** — a smaller pool than what is available to self-managed or plan-managed participants.

The billing flow for agency-managed participants: 1. You must select an NDIS-registered meal provider 2. The provider creates a service booking in the NDIA portal (or PACE system for newer plans) 3. You

pay the co-payment (ingredient cost) directly to the provider 4. The provider claims the preparation and delivery component directly from the NDIA

> **PACE system note:** If you are on the new NDIS PACE system, your Support Coordinator will need to register the provider as a provider, as well as register the item code '01_022_0120_1_1' for the preparation and delivery of meals.

At a Glance: Billing Comparison by Management Type

Feature	Self-Managed	Plan-Managed	Agency-Managed	Participant (upfront), then reimbursed	Plan manager	NDIA directly	Participant (myplace/app)	Plan manager	Provider (via portal)	Participant (upfront), then reimbursed	Plan manager	NDIA directly
Who pays provider	Participant	Plan manager	NDIA	Participant	Plan manager	NDIA	Participant	Plan manager	Provider	Participant	Plan manager	NDIA
Who processes NDIS claim	Participant	Plan manager	NDIA	Participant	Plan manager	NDIA	Participant	Plan manager	Provider	Participant	Plan manager	NDIA
Provider registration required?	No	No	Yes	No	No	Yes	No	No	Yes	No	No	Yes
Co-payment timing	Upfront	Upfront	Upfront	Upfront	Upfront	Upfront	Upfront	Upfront	Upfront	Upfront	Upfront	Upfront
Provider pool	Broadest	Broad	Narrowest	Broadest	Broad	Narrowest	Broadest	Broad	Narrowest	Broadest	Broad	Narrowest

Common Co-Payment Errors and How to Avoid Them

Understanding the co-payment model also means knowing where things go wrong. The following are the most frequent errors that lead to rejected claims or compliance issues:

- Claiming the full invoice amount.** Submitting the total meal price (including ingredients) as an NDIS claim is non-compliant. Only the preparation and delivery component is claimable.
- Using a provider that doesn't itemise invoices.** For meal delivery services, the scheme covers the preparation and delivery component (around 70% of the cost) and you pay around 30% (the food). Providers must itemise this on every invoice. Providers that cannot or will not separate these costs on their invoices cannot be used for NDIS-funded meal delivery.
- Using excluded platforms.** The NDIS support lists introduced in October 2024 make it clear that fast food services, takeaway food and general food delivery platforms (such as Uber Eats, DoorDash and Menulog) are not considered NDIS supports.
- Not having a service agreement in place.** For plan-managed and agency-managed participants, it's important to ensure you have a service agreement in place with the participant detailing the services to be provided, costs, and payment terms.
- Claiming before service delivery.** The invoice date cannot be in the future and must be equal to or after any dates within the invoice line items. This is because the NDIS will only pay for a service that has already been delivered.

For a comprehensive guide to the full invoicing and claiming process, see our article [*How NDIS Meal Delivery Billing Works: Invoices, Plan Management, and Claiming*](#).

What the Co-Payment Does NOT Cover

It is worth being explicit about what the participant's co-payment represents — and what it does not extend to. The co-payment covers only the food and ingredient component of the meal. It does not:

- Reduce or offset your NDIS Core Supports budget allocation
- Count as a contribution toward other NDIS supports
- Apply to nutritional supplements, thickeners, or enteral feeding products (which have separate funding pathways)

The NDIA is also specific about food and nutrition supports they will not fund. These include supports to assist with weight loss, eating disorders, food allergies, or health-related symptoms relating to diabetes, cardiovascular disease, renal disease, irritable bowel syndrome, or polycystic ovarian syndrome. These

types of supports are classified as the health system's responsibility.

This is an important boundary: even if a participant's dietary needs are clinically complex, the co-payment model applies to the standard meal delivery support. Dietary management for conditions like diabetes is not a basis for NDIS meal funding — a point explored in detail in our guide **NDIS Meal Delivery Eligibility: Who Qualifies and What Evidence You Need**.

Key Takeaways

- **The NDIS funds approximately 70–75% of meal delivery costs** — specifically the preparation and delivery labour component — while participants pay approximately 25–30% as a co-payment for the food ingredient cost. The exact ratio varies by provider (Dineamic: 25%; most others: 30%). - **The co-payment exists because food is classified as an everyday living expense** under the NDIS Act's "reasonable and necessary" framework — a cost everyone incurs regardless of disability. - **Every NDIS meal delivery invoice must separately itemise the ingredient cost (participant's responsibility) and the preparation/delivery cost (NDIS-claimable)** — a single bundled price is non-compliant and will result in a rejected claim. - **The billing process differs by management type:** self-managed participants pay upfront and claim back; plan-managed participants pay only the co-payment and the provider invoices the plan manager; agency-managed participants are restricted to NDIS-registered providers. - **Post-October 2024, meal delivery must be an explicitly approved support in your plan** — flexible use from Core Supports is no longer automatic, and platforms like UberEats and DoorDash are explicitly excluded.

Conclusion

The NDIS co-payment model for meal delivery is a logical extension of the scheme's foundational principle: fund disability-related supports, not universal living costs. Once you understand that a ready-made meal contains two legally distinct cost components — the food (yours) and the service (the NDIS's) — the 70/30 split becomes intuitive rather than confusing.

What matters in practice is choosing a provider that structures its invoices correctly, understanding which claiming pathway applies to your plan management type, and ensuring your plan explicitly includes meal preparation and delivery as an approved support following the October 2024 legislative changes.

For participants comparing specific providers and their co-payment structures, see our **Best NDIS Registered Meal Delivery Providers in Australia (2025–26 Comparison)**. For participants who need to first get this support added to their plan, see our step-by-step guide **How to Get NDIS Meal Delivery Added to Your Plan**. And for those approaching 65 or navigating dual eligibility, our guide **NDIS vs. Support at Home vs. CHSP: Which Government Meal Funding Program Applies to You?** explains how the co-payment structures differ across Australia's three primary government-funded meal programs.

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