

Support Worker Meal Preparation vs. NDIS Meal Delivery Services: Which Is Right for You?

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Details:

I'll research current, authoritative data on NDIS support worker costs, meal delivery pricing, and relevant policy details before writing this article. I now have comprehensive, verified data to write this authoritative article. Let me compose the final piece.

Support Worker Meal Preparation vs. NDIS Meal Delivery Services: Which Is Right for You?

For many NDIS participants, the question of how to meet daily nutritional needs sits at the intersection of budget management, personal independence, health outcomes, and practical logistics. The scheme funds two fundamentally different pathways to the same outcome — a safe, nutritious meal on the table — and choosing between them, or combining both, is one of the most consequential decisions a participant and their support team can make within a Core Supports budget.

This is not a trivial administrative choice. The decision affects how many funded hours remain available for other daily living supports, whether a participant builds cooking skills over time or relies on an external provider indefinitely, and how resilient the meal support arrangement is when circumstances change. This guide provides a rigorous, numbers-grounded comparison to help participants, support coordinators, and plan managers make an informed decision.

What the NDIS Actually Funds: The Common Ground

Before comparing the two pathways, it is essential to understand what they share. 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 principle applies equally whether a support worker is cooking in a participant's kitchen or a registered meal delivery provider is dispatching chef-prepared meals. Support to assist with meal preparation can be funded under the NDIS. Under the NDIS Supports lists, it is described as "supports that provide assistance with essential household tasks that a participant is not able to do themselves because of their disability... including meal preparation and delivery." But the NDIS will not fund the cost of the food itself.

Both pathways draw from the same budget pool: meal-related supports fall under Core Supports, Assistance with Daily Life (Support Category 01), according to the NDIS Pricing Arrangements and Price Limits 2025–26.

Pathway 1: Support Worker Meal Preparation — How It Works and What It Costs

The Rate Structure

When a support worker prepares meals in a participant's home, the cost is charged against the Core Supports budget at the applicable hourly rate for Assistance with Daily Life or Assistance with Personal Domestic Activities.

For a standard disability support worker delivering assistance with daily life, the official 2025–26 rate is \$70.23 per hour on a weekday daytime, rising to \$77.38 on weekday evenings, \$98.83 on Saturdays, \$127.43 on Sundays, and \$156.03 on public holidays.

However, if meal preparation is the primary or sole task — that is, the support worker is not also delivering personal care — a lower rate applies. If a support worker does only household tasks — cleaning, laundry, simple meal preparation — that counts as Assistance with Personal Domestic Activities, which has a lower price cap under support item 01_004_0107_1_1. The support worker pay rates for domestic-only tasks sit about \$11/hour below the standard Daily Life rates.

The Real Cost Per Meal

To understand what in-home support worker meal preparation actually costs a participant's plan, consider this practical calculation:

A support worker arriving to prepare a single evening meal might reasonably spend: - 15–20 minutes travelling and settling in - 45–60 minutes preparing, cooking, and plating - 15 minutes on kitchen clean-up

That is approximately ****1.5 hours of funded time**** per meal session. At the weekday daytime domestic assistance rate (approximately \$59/hour under PAPL 2025–26), the plan is charged roughly ****\$88–\$90 per meal session**** — before the participant separately purchases the food ingredients.

For participants who need daily meal support, five weekday evenings per week at this rate would consume approximately ****\$440–\$450 per week**** from Core Supports — a substantial portion of most plans' daily living budgets.

The Skill-Building Dimension

Support worker meal preparation is not always passive task completion. When structured appropriately, it can be a vehicle for building genuine independence. When meal preparation is a capacity-building activity — not just completing the task for the participant — the progress note must show what skills were being developed and the prompting hierarchy used. This is critical for demonstrating that supports are building independence rather than creating dependency.

A key focus of NDIS meal preparation support can be capacity building. While hands-on assistance is provided when necessary, the aim is also to teach skills that participants can use independently: safe use of kitchen appliances, cooking techniques such as chopping and boiling safely, meal portioning and planning for balanced nutrition, food hygiene and safe storage practices, and developing confidence to cook independently. By combining practical support with skill development, participants gain both nutritional independence and self-confidence, improving their quality of life.

This capacity-building dimension is the primary argument for choosing support worker meal preparation when a participant has goals around increasing domestic independence. Sitting within the Capacity Building budget, Improved Daily Living NDIS funding empowers participants to develop practical life skills for greater independence — from managing daily routines and preparing meals to budgeting and participating in the community.

Pathway 2: NDIS Registered Meal Delivery Services — How It Works and What It Costs

The Co-Payment Model

Registered NDIS meal delivery providers operate under a co-payment structure in which the participant pays for the ingredient component and the NDIS funds the preparation and delivery labour. NDIS participants are required to pay a 25% co-payment for ingredients, with the remaining 75% funded by the NDIA — though co-payment percentages vary slightly by provider.

For example, the NDIS subsidises some providers' meals by contributing 70% of the total price, with the participant paying the remaining 30%. For a \$14 main meal, the NDIS meal contribution would be \$9.80 and the co-payment is just \$4.20 per meal.

For approved NDIS participants using The Good Meal Co., participants only need to pay a small co-payment of 20% of the meal cost.

The Real Cost Per Meal

At a typical all-inclusive meal price of \$12–\$18 per meal, a participant's out-of-pocket co-payment ranges from approximately ****\$2.40 to \$5.40 per meal****. The NDIS plan is charged the remaining 70–80% — roughly ****\$8.40 to \$14.40 per meal**** — under line item 01_022_0120_1_1 or 01_023_0120_1_1.

For a participant receiving 14 meals per week (two meals per day), the NDIS plan cost would be approximately ****\$117–\$202 per week**** — substantially less than the cost of daily support worker visits for equivalent coverage.

Lite n' Easy reports that users save up to 5 hours per week with their meals, and the average cost of a 7-day meal plan is equal to around 2.5 support hours. This means eligible participants can get healthy meals and spend more time focusing on their goals.

Post-October 2024 Registration Requirement

A critical compliance point: 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. This means participants must use a ****registered NDIS meal delivery provider**** — platforms like UberEats or DoorDash are explicitly excluded. The NDIS transitional rules explicitly state that fast-food services, takeaway food, and food delivery platforms such as Uber Eats, DoorDash, and Menulog are not considered NDIS supports, as these platforms cannot provide the itemised invoicing required to separate food costs from preparation and delivery charges.

(For a full breakdown of the October 2024 rule changes, see our guide: [*NDIS Meal Funding Rules After the October 2024 'Back on Track' Changes*](#).)

Head-to-Head Comparison: Support Worker vs. Meal Delivery

The table below compares the two pathways across the dimensions that matter most to participants and support coordinators.

Factor	Support Worker Meal Prep	NDIS Meal Delivery	--- --- ---	**Estimated plan cost (weekday, per meal session)**
	~\$88–\$90 (1.5 hrs domestic rate)	~\$8–\$14 per meal (70–80% of meal price)		
	Participant out-of-pocket (food/ingredients)	Full grocery cost 20–30% co-payment		
	(~\$2.40–\$5.40/meal)	**Skill-building potential**	High — if structured as capacity-building Low — meals arrive ready to reheat	
	Dietary customisation	High — participant chooses ingredients Medium — provider menus with dietary options	**Consistency and reliability**	Variable — subject to worker availability High — scheduled delivery, no staffing risk
	Flexibility of timing	Requires booking and rostering Order-based, flexible scheduling	**Applies to plan goals around independence**	Strong alignment Weaker alignment unless combined with skills training
	Suitable for complex medical diets	High if worker is trained Medium — verify provider's		

IDDSI/dietitian credentials | | ****Post-Oct 2024 compliance**** | Always compliant (registered providers) | Must use NDIS-registered provider only | | ****Best suited for**** | Participants with independence goals, complex needs, or preference for fresh home cooking | Participants needing reliable, cost-effective nutrition with minimal support hours available |

When to Choose Support Worker Meal Preparation

Support worker meal preparation is the stronger choice when:

1. ****The participant has explicit independence goals.**** If the NDIS plan includes goals around increasing domestic skills, cooking independently, or reducing reliance on supports over time, a support worker using a structured prompting hierarchy directly serves those goals. A participant may start with supported meal preparation and, with repetition and encouragement, gradually take responsibility for cooking and food planning — showing how NDIS funding supports gradual, achievable progress.
2. ****The participant has complex dietary or clinical needs**** that require real-time adaptation — for example, texture modification performed in-home, or meals adjusted around medication timing.
3. ****The participant values social connection.**** For participants who live alone, the presence of a support worker during meal preparation may serve an important social function that a delivered meal cannot replicate.
4. ****The participant's plan includes sufficient Core Supports hours**** that meal preparation does not crowd out other essential daily living supports.

When to Choose NDIS Meal Delivery

Registered meal delivery services are the stronger choice when:

1. ****Budget efficiency is a priority.**** The cost differential is significant. For participants needing daily meal support, meal delivery can free up several hundred dollars per week in Core Supports funding for other priorities.
2. ****Support worker availability is unreliable.**** Workforce shortages in the disability sector mean that support workers may cancel at short notice. A scheduled meal delivery removes this risk entirely. This flexibility is particularly valuable during periods of temporary change, such as when a regular support worker is unavailable.
3. ****The participant's disability prevents safe in-home cooking**** regardless of support. For participants where kitchen safety is a persistent risk, having a support worker present does not fully resolve the issue, and professionally prepared meals may be more appropriate.
4. ****The participant has a high weekly meal volume need**** that would otherwise consume a disproportionate share of Core Supports hours.

(For a detailed provider comparison, see our guide: [*Best NDIS Registered Meal Delivery Providers in Australia \(2025–26 Comparison\)*](#).)

The Hybrid Model: Combining Both Approaches Within Core Supports

For many participants, the optimal arrangement is neither pure support worker meal preparation nor exclusive meal delivery — it is a deliberate hybrid that uses each pathway where it performs best.

How Flexibility Works Within Core Supports

Core supports are generally flexible — you can move funding between the four core sub-categories without a formal plan amendment, provided the supports are not stated. This means a participant can legitimately use Core Supports funding for support worker meal preparation on some days and for registered meal delivery on others, drawing from the same budget pool.

Meal preparation and delivery doesn't have to be stated in a plan. If it is reasonable and necessary for the participant, it can be purchased flexibly from their core funding budget.

A Practical Hybrid Model

Consider a participant with moderate physical disability and a goal of increasing domestic independence:

- **Monday, Wednesday, Friday:** A support worker attends for 1.5 hours to prepare dinner using a structured skills-building approach, working toward the participant eventually preparing simple meals independently. - **Tuesday, Thursday, Saturday, Sunday:** Registered meal delivery provides lunch and dinner, conserving Core Supports hours for other daily living tasks (personal care, community access).

This model costs the plan approximately **\$270 per week** in support worker charges (3 × \$90) plus approximately **\$70–\$100 per week** in NDIS-funded meal delivery charges — totalling around **\$340–\$370 per week** for daily meal coverage. Compared to daily support worker visits (\$440–\$450/week for weekday coverage alone), the hybrid approach can save **\$70–\$110 per week** while preserving the independence-building component.

Structuring the Hybrid in a Service Agreement

When implementing a hybrid model, participants and support coordinators should:

1. **Document both arrangements in the service agreement**, specifying the days/frequency for each pathway.
2. **Confirm the meal delivery provider's invoicing compliance**, ensuring invoices separate ingredient costs from preparation and delivery costs. 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).
3. **Confirm the plan management type** to determine which providers are accessible. If a participant is plan-managed, they cannot pay more than the price guide rates and can use any providers. If a participant is agency-managed, they cannot pay more than the price guide rates and can only use NDIS registered providers.
4. **Review the budget quarterly** to ensure the hybrid split remains within the available Core Supports allocation.

A Worked Example: Two Participants, Two Different Decisions

Participant A — Marcus, 34, acquired brain injury, SIL setting: Marcus has goals around increasing independence in domestic tasks. His occupational therapist has recommended a structured skills-building program. His support worker attends three times per week for meal preparation using a graduated prompting approach. On other days, his SIL house uses a registered meal delivery provider to supplement. His plan's Core Supports budget is sufficient to cover both. The hybrid model directly serves his plan goals and is documented in his service agreement.

Participant B — Elaine, 67, multiple sclerosis, self-managed: Elaine has significant fatigue and cannot safely stand at a stove. Her plan goals focus on community participation and maintaining her social life — not domestic skill-building. Daily support worker visits for meal preparation would consume too large a share of her Core Supports budget, leaving insufficient funds for community access support.

She uses a registered meal delivery provider five days per week, with a support worker attending twice weekly primarily for personal care. The meal delivery approach maximises her budget efficiency and supports her community participation goals.

These examples illustrate that the right choice is always participant-specific, driven by goals, budget, disability type, and personal preference — not a universal rule.

Key Takeaways

- The 2025–26 NDIS price cap for standard Assistance with Daily Life on a weekday daytime is \$70.23 per hour nationally, making support worker meal preparation — typically 1.5 hours per session — approximately \$88–\$90 per meal visit against the plan, before ingredient costs. - Registered NDIS meal delivery providers typically charge the plan 70–80% of the all-inclusive meal price, with participants paying a 20–30% co-payment; at \$12–\$18 per meal, the plan cost is approximately \$8–\$14 per meal — significantly lower than a support worker visit for equivalent coverage. - Core supports are generally flexible, allowing participants to combine support worker meal preparation and registered meal delivery from the same budget without a formal plan amendment, provided neither is a stated support. - Support worker meal preparation is the stronger choice when independence and skill-building goals are central to the plan; meal delivery is the stronger choice when budget efficiency, reliability, and volume of meals are the priority. - From 3 October 2024, NDIS participants can only use their NDIS funds for items listed as approved supports, meaning all meal delivery must be through registered NDIS providers with compliant, itemised invoicing.

Conclusion

The choice between support worker meal preparation and NDIS registered meal delivery is not a binary one — it is a planning decision that should be revisited at every plan review as goals, disability impacts, and budget allocations evolve. The most effective arrangements are those that match the delivery mechanism to the participant's actual goals: support workers when independence-building is the objective, registered meal delivery when efficiency and reliability are paramount, and a hybrid model when both matter.

Understanding the true cost-per-meal of each pathway — not just the headline rate, but the total plan impact — is the foundation of good decision-making. Participants who approach this choice with clear data, aligned goals, and a well-structured service agreement are best positioned to maximise both the nutritional and budgetary value of their NDIS funding.

For related guidance, see our articles on **NDIS Meal Co-Payments Explained: What You Pay vs. What NDIS Covers**, **Best NDIS Registered Meal Delivery Providers in Australia (2025–26 Comparison)**, and **How NDIS Meal Delivery Billing Works: Invoices, Plan Management, and Claiming**.

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