



Senate Community Affairs References Committee

Inquiry: Transition of the Commonwealth Home Support Programme (CHSP) to Support at Home (SAH)

Hearing date: Friday, 6 February 2026

Question on notice (Senator Ruston): Unpack the difference between the “actual cost” (taxpayer-funded cost) of Meals on Wheels delivered under CHSP versus Support at Home (regardless of funding mechanism).

Thank you to Senator Anne Ruston for the question on notice regarding the actual cost of Meals on Wheels delivered via CHSP compared with Support at Home (SaH). In the absence of a nationally consistent chart of accounts and data collection across the Meals on Wheels network, the information available is a best estimate based on examples provided by individual services. That said, **we are confident in concluding that the actual cost of Meals on Wheels delivered via SaH is at least 40% to 50% higher than CHSP for an equivalent meal.** There is some variation due to local factors (including geography and delivery model), and examples to illustrate these differences are included in the Appendix.

MoWA notes that the indicative pricing benchmarks also show a higher expected price under SAH compared with CHSP. The CHSP indicative price range for meal-related services is \$9.59 - \$15.86, whereas the Support at Home indicative price is \$15, with a reported indicative range of \$11 - \$22. The indicative benchmarks suggest Support at Home pricing is higher than CHSP for delivered meals.

In summary, under CHSP, meals are delivered through a lower-cost community model supported by Commonwealth subsidy and local client contributions. Under SaH funded arrangements, meals are typically sold at or near full cost through SAH provider invoicing and associated provider agreements, which results in higher per-meal pricing for the same service outcome.

Impacts and urgency

Meals on Wheels Australia (MoWA) also wishes to emphasise that merging CHSP into SaH would place a significant number of Meals on Wheels services at risk of non-viability. With approximately 590 independently run community services, many small, volunteer-led and operating in thin markets, shifting to the administrative and financial settings of SaH would likely cause some services to reduce coverage or close. The impact would be felt nationally, but disproportionately in rural, remote and other vulnerable communities where there are limited alternatives.

MOWA further stresses that a decision on CHSP’s future is urgently required. Ongoing uncertainty is driving anxiety among older clients who depend of Meals on Wheels and increasing distress and frustration among staff and volunteers. CHSP services including Meals on Wheels have been neglected and devalued over the past decade; further delay risks reinforcing a perception that these essential preventive supports are not valued.

Appendix:

Illustrative example 1 - Bega Valley Meals on Wheels (regional/rural NSW)

Bega Valley Meals on Wheels provided the following example for a meal comprising of soup, main and sweet. For the purposes of responding to the Committee’s question about taxpayer funded cost, MoWA compares the Commonwealth-funded component under CHSP with an illustrative Support at Home (SaH) scenario, using Bega’s figures and a transparent assumption about participant contributions under SaH.

Figures provided by Bega Valley Meals on Wheels:

- CHSP Commonwealth subsidy: \$15.74 per meal (includes remote area subsidy/loading)
- SaH price charged to a package provider (full cost): \$33.10 per meal
- Illustrative SaH participant contribution (full pensioner rate): \$5.79 (17.5% of \$33.10)
- Note: Meals are categorised as Everyday Living under SaH, so participant contributions may be higher depending on the person’s means assessment (up to 80%)
- Implied Commonwealth component under SaH (illustrative): \$27.31 per meal (\$33.10 - \$5.79)
- Exclusive of the 10% administration fee that SAH providers charge in addition

Table 1: Commonwealth component (same meal)

Item	CHSP	SAH (illustrative)
Full price (3 course meal) used in example		\$33.10
Client contribution used in example (17.5% full pensioner rate)		\$5.79
Commonwealth funded component	\$15.74	\$27.31
Difference (SAH - CHSP)		+\$11.57 per meal

On this example, the Commonwealth-funded component under Support at Home is \$11.57 higher per meal than the CHSP subsidy for the same meal (approximately 73% higher than \$15.74).

Table 2: Scaled impact (Bega Valley Meals on Wheels example)

Volume	CHSP Commonwealth Cost (\$15.74/meal)	SAH Commonwealth Cost (\$27.31/meal)	Additional cost to Commonwealth under SAH
100 meals	\$1,574	\$2,731	\$1,157
20,000 meals	\$314,800	\$546,200	\$231,400

Illustrative example 2 - Blayney Meals on Wheels (NSW)

Blayney Meals on Wheels provided the following example for a meal comprising soup and main.

For the purposes of responding to the Committee's question about taxpayer-funded cost, MoWA sets out the CHSP unit amount alongside the price charged to Support at Home (SaH) package providers for an equivalent soup and main outcome. MoWA also notes Blayney's advice regarding SaH provider on-charging practices, where meals may be itemised and charged separately.

Blayney Meals on Wheels figures provided

- CHSP unit cost (soup + main): \$14.00
- Price charged to SaH providers (soup + main): \$26.00
- SaH provider on-charging observed by Blayney: meals being sold as separate units at approximately \$20–\$22 per unit, varying by SaH provider.

Table 1: Blayney MoW comparison (soup + main)

Item	Amount
CHSP (soup + main)	\$14.00
Blayney price to SaH provider (soup + main)	\$26.00
SaH provider on-sell (itemised)	\$20 - \$22 per unit
SaH on-sell for soup + main (2 units)	\$40 - \$44

Illustrative example 3 - Biloela Meals on Wheels (QLD)

Biloela Meals on Wheels provided the following information for Meals on Wheels delivered under CHSP and under a Support at Home-style associated provider agreement arrangement.

For the purposes of responding to the Committee’s question about taxpayer-funded cost, MoWA sets out what is known from the local information provided, noting that the CHSP Commonwealth subsidy amount was not provided (only that it is the “lowest/base rate” for meals). Accordingly, this example is primarily useful to illustrate pricing structure and on charging under package funded arrangements, rather than a like for like Commonwealth component calculation.

Biloela Meals on Wheels figures provided

CHSP (Biloela)

- Client contribution: \$10.20
- CHSP subsidy: “lowest (base rate) CHSP subsidy for meals” (*amount not provided*)

Support at Home-style arrangement (associated provider agreement)

- Client pays to Meals on Wheels (raw food component): \$5.75
- Package provider invoiced by Meals on Wheels: \$13.42 per meal (ex GST)
- Package provider on-charges to the client (BlueCare invoice extract): \$14.76 per meal

Table 1: Pricing structure comparison (Biloela MoW example)

Item	CHSP	SAH (illustrative)
Amount paid by client to Meals on Wheels	\$10.20	\$5.75 (raw food component)
Amount invoiced to package provider by Meals on Wheels		\$13.42 (ex GST)
Amount on-charged to client by package provider (BlueCare)		\$14.76 per meal
CHSP Commonwealth subsidy	“base/lowest rate” (<i>not provided</i>)	n/a

Notes on interpretation



- Under the **associated provider agreement**, the Meals on Wheels service receives payment through a **split arrangement** (raw food component paid by the client + provider invoice), and the package provider may then **on-charge** a separate amount to the client.
- This example illustrates that **what the client sees on a package provider invoice may differ** from what the Meals on Wheels service receives for the meal (and may reflect additional costs or pricing settings applied by the package provider).
- A direct comparison of the **taxpayer-funded component** between CHSP and SaH cannot be calculated from this example alone without the **CHSP Commonwealth subsidy amount** for Biloela and confirmation of the **SaH participant contribution rate** applying to the individual client.

Illustrative example 4 - Ballarat Meals on Wheels (VIC)

Ballarat MoW provided information on meal pricing under a Support at Home-style provider arrangement and an associated provider agreement / HCP-style pricing schedule. The key feature of this example is that meals may be charged as separate line items per component (e.g., soup, dessert, sandwich, main), which can materially affect total cost for multi-course meals.

Ballarat MoW figures provided:

Support at Home provider (Ballarat)

- SaH provider charge: \$18 per item listed on the invoice (e.g., soup, dessert, sandwich, main meal).

Associated provider agreement / HCP-style pricing schedule (as provided)

- The schedule below shows a split charging model between client “raw food” and provider invoice amounts (ex GST).
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Table 1: SaH pricing approach – Ballarat Meals on Wheels

Item	SaH provider charge
Per item (soup / dessert / sandwich / main)	\$18.00

Implication: A multi course meal is charged as multiple “items” (e.g., main + soup + dessert), depending on how the service is itemised.

Table 2: Associated provider agreement / HCP-style pricing schedule (Ballarat example)

Funding type	Main meal only	Individual item (dessert / soup / sandwich / fruit)	2-piece package (main + soup or dessert)
SAH	Client (raw food): \$3.75 Provider: \$11.25 (ex GST)	Client (raw food): \$5.00 Provider: \$15.00 (ex GST)	Client (raw food): \$8.15 Provider: \$18.15 (ex GST)

Notes on interpretation

- This example highlights that under SaH-style itemisation, a “meal” may not be charged as a single bundled service; instead it can be billed as multiple components (e.g., \$18 per item), which can increase total cost for a multi-course outcome.
- The SAH schedule illustrates a different model where costs are split between the client raw food component and the provider invoice amount, with some bundled options (1-piece, 2-piece) and some per-item pricing.