

Support at Home (SAH)

Funding Levels (1–8) – Full Overview Report

A1 Community Care Providers | Aged Care Funding Guidance (Client & Internal Use)

1. Executive Summary

The Support at Home (SAH) program is the Australian Government's updated approach to funding and delivering aged care services in the home. Funding is matched to assessed need and organised into eight funding levels, designed to increase as care needs become more complex.

This report explains the SAH funding levels, provides a comparison table, and outlines the assessment-to-services pathway. Funding figures included are indicative only and should be confirmed against current government schedules when communicating externally.

2. How SAH Funding levels Work

Under SAH, an older person's funding level is determined following an aged care assessment. The assessment considers the person's daily living needs, health and clinical requirements, mobility and safety risks, and support goals.

The outcome is an assigned funding level (1–8). Higher levels are intended to support more frequent services, increased complexity, and greater reliance on care at home.

Assessment commonly considers

- Personal care needs (e.g., showering, dressing, grooming)
- Domestic supports (cleaning, meals, laundry)
- Clinical needs (nursing, wound care, medication support)
- Mobility and falls risk
- Cognition and psychosocial needs
- Carer availability and respite needs
- Goals such as maintaining independence, recovery/restorative care, or comfort and dignity at end of life

3. SAH Assessment to Service Delivery Flow

Below is the typical pathway from first enquiry through to services starting under SAH.

1) Enquiry / First conversation
2) Aged care assessment arranged and completed
3) Needs and goals confirmed
4) Funding level (1–8) assigned
5) Choose provider (e.g., A1 Community Care Providers)
6) Care plan + schedule created (services, frequency, preferences)
7) Services commence
8) Ongoing reviews and adjustments as needs change

4. Funding Level Comparison Table

The table below summarises each SAH level. Funding amounts shown are indicative ranges only (subject to government updates). Actual budgets and permitted service categories should be confirmed at the time of onboarding.

Level	Needs Profile	Indicative Quarterly Funding	Indicative Annual Funding	Common Services Included
1	Entry / basic support	\$2,682.75	\$10,731.00	Light domestic, basic transport, small supports
2	Low support	\$4,008.61	\$16,034.45	Domestic + light personal care, social support
3	Moderate support	\$5,491.43	\$21,965.70	Personal care + domestic + some clinical/social
4	Moderate–high support	\$7,424.10	\$29,696.40	More frequent care, respite/transport, restorative
5	High support	\$9,924.35	\$39,697.40	Daily personal care, domestic, clinical oversight
6	High–very high	\$12,028.58	\$48,114.30	Complex routines, higher clinical + mobility supports
7	Very high	\$14,537.04	\$58,148.15	Intensive support, higher risk management, respite
8	Complex / intensive / end-of-life	\$19,526.59	\$78,106.35	Comprehensive care incl. palliative/end-of-life supports



Budgets are allocated quarterly. Participants can carry over unspent funds up to \$1,000 or 10% (whichever is greater) to the next quarter.

If a participant's existing budget cannot meet their needs, they may need to be reassessed to receive a higher classification and budget. You should consider how they can optimise existing funding or services to best meet participant needs.

You can enter into a private agreement with a participant for additional services, outside their budget. Participants will pay for the total cost of these extra services.

5. Detailed Explanation of Each SAH Funding Level

Each level below includes: who it's typically for, what supports are commonly funded, and the indicative annual funding range.

Level 1 – Entry Level Support

Indicative Funding

\$10,731.00

Typically Suited to

- Mostly independent but benefits from small amounts of help.
- Often needs occasional support to stay safe and on top of daily tasks.

Common Supports/Services

- Light domestic assistance (cleaning, laundry)
- Occasional transport support
- Basic wellbeing check-ins / social support

Level 2 – Low Support Needs

Indicative Funding

\$16,034.45

Typically Suited to

- Requires regular low-intensity assistance.
- May need weekly supports for home tasks and basic personal care.

Common Supports/Services

- Domestic assistance
- Basic personal care (as needed)
- Transport and community access
- Social support/companionship

Level 3 – Moderate Support Needs

Indicative Funding

\$21,965.70

Typically Suited to

- Needs a balanced mix of home supports.
- May begin to require some nursing/health monitoring.

Common Supports/Services

- Regular personal care
- Domestic assistance
- Some clinical supports (as required)
- Social support and transport

Level 4 – Moderate to High Support Needs

Indicative Funding

\$29,696.40

Typically Suited to

- Increasing care complexity and frequency.
- May require respite support and more consistent routines.

Common Supports/Services

- Frequent personal care
- Domestic assistance
- Transport
- Respite to support carers
- Restorative supports (where appropriate)

Level 5 – High Support Needs

Indicative Funding

\$39,697.40

Typically Suited to

- Significant daily assistance required.
- Often includes regular clinical oversight and higher safety needs.

Common Supports/Services

- Daily personal care
- Regular domestic support
- Nursing/health supports (as needed)
- Medication assistance, monitoring
- Respite and transport

Level 6 – High to very High Support Needs

Indicative Funding

\$48,114.30

Typically Suited to

- Complex needs and high frequency of supports.
- May require multiple services weekly and structured care planning.

Common Supports/Services

- More frequent personal care
- Ongoing clinical supports
- Mobility and safety supports
- Transport and respite
- Home routine management

Level 7 – Very High Support Needs

Indicative Funding

\$58,148.15

Typically Suited to

- Severe care needs requiring close monitoring.
- Often needs frequent daily supports and higher-risk management.

Common Supports/Services

- Intensive personal care
- Regular nursing involvement
- Support with most activities of daily living
- Carer respite



- Transport and safety supports

Level 8 – Complex / Intensive of End-of-Life Care

Indicative Funding

\$78,106.35

Typically Suited to

- Highest support needs, often including palliative or very complex care.
- Focus is on dignity, comfort, safety and intensive assistance.

Common Supports/Services

- Multiple daily care visits
- Advanced nursing supports
- Comfort-focused and palliative supports
- Comprehensive personal + domestic care
- Family support and coordination

6. Flexibility, Reviews and Changing Needs

A key intention of SAH is that supports can be adjusted as needs change. This may include increasing or reducing service frequency, changing service types (e.g., adding restorative care after a hospital stay), or arranging additional respite for carers.

Regular review conversations help ensure services remain appropriate, safe and aligned to the client's goals.

7. Client Contributions and Fees

Depending on personal circumstances, a client may be asked to contribute toward the cost of their care. This may include a basic contribution and/or an income-tested contribution where applicable.

Providers should explain fees in plain language, confirm what is covered by funding, and outline any optional services or out-of-pocket costs.

8. How A1 Community Care Providers Supports Clients

A1 Community Care Providers supports clients and families throughout the SAH journey by:

- Explaining the SAH program and what services are available at home
- Supporting clients to understand their assessment outcome and funding level



- Building a personalised care plan within the available budget
- Coordinating consistent, compassionate support workers and clinicians
- Reviewing and adjusting services as needs change
- Communicating clearly with families/carers and relevant health professionals (where appropriate)

9. Disclaimer and Notes

Funding amounts included in this report are indicative ranges only and may change as government schedules are updated. Final budgets, rules and allowable service categories should be confirmed with current official guidance at the time of client onboarding.

10. Conclusion

The SAH funding levels (1–8) are designed to provide a clearer, needs-based pathway to support older Australians living at home. With higher funding aligned to higher support needs, SAH aims to improve flexibility, independence and wellbeing.

A1 Community Care Providers is committed to guiding clients through the assessment process, explaining funding clearly, and delivering compassionate, reliable care that supports comfort and dignity at home.