

Connecticut Departmental of Developmental Services
FUNERAL FUNDS
FOR DDS INDIVIDUALS

1. Each person's IP should address their burial plans and it is the expectation that this discussion will be initiated by the case manager. This does not mean it has to be discussed during the meeting but there should be a plan to address burial plans. The IP guide has prompt questions to help initiate this conversation.

2. Two important facts:

2a: The money allocated by DSS or in the irrevocable trust does not provide a traditional funeral or burial. (The average cost for a funeral these days is between (\$8,000-\$10,000.) Generally, this will cover the expenses for a cremation, but not much else. If you desire other services, you will need to seek out people/agencies who will donate their time/facilities, etc.

2b: The funeral home does NOT have to provide any services above and beyond the resources available.

3. An individual may set aside up to \$5,400.00 from their own savings in an Irrevocable Trust for a pre-paid funeral/burial arrangement. By establishing an irrevocable trust it is not considered an asset and cannot be used for any other need. These trusts can be easily arranged with any local funeral home. They can be of any amount below the maximum and can be added to over time.

4. An individual can also purchase a burial plot opening and closing, headstone, crypt, mausoleum, urn. It is important to know these expenses are not covered by an Irrevocable Trust or arranged by the funeral home. BUT can be excluded assets for Medicaid Eligibility per DSS UPM Up-05-18 dated 8-31-2005. **These arrangements should be the first arrangements made in any funeral planning.**

5. If an individual has a burial plot purchased for him/her through his/her family or with their own funds, that information should be provided to the funeral home and incorporated into the Individual Plan. That information should also be clearly marked in the individual's record at the group home and main social service file.

6. There are no limitations on the amount of money a family member may spend on an individual's arrangements. DDS or the private provider is not financially responsible for plans families make.

7. If the individual does not have a pre-paid trust arrangement, the funeral home looks to payment from the last town the person lived or from DSS. The maximum amount available through either is \$1,400.00. The funeral home usually does the necessary paperwork for this. This does not include the cost of the burial.

8. The state will pay up to \$ 1,400 towards funeral expenses. (previously this amount was \$1,800.) This amount is reduced by any amount in the estate (including the face value of burial and insurance policies), the amount of actual or expected contributions from legally liable relatives, and the amount of all other contributions (regardless of source) that exceed \$3,200.

Application must be made within one year of the date of death and may be filed by the funeral director, a family member, or any individual who made the funeral arrangements. Payment for the funerals can only be made to the funeral director, cemetery or crematory. Family members and individuals cannot be reimbursed or receive payment from the Department of Social Services.

<http://www.ct.gov/dss/cwp/view.asp?a=2353&q=305152>

9. Social Security does not provide any death benefit unless there is a surviving spouse. If so, the amount is \$255.00 <http://www.ssa.gov/pubs/10008.html>