

Department of Developmental Services (DDS)
Funeral/Burial Assistance Information
Updated 5/28/21

Irrevocable Funeral Services contract

Effective January 1, 2020, the irrevocable funeral services contract limit in Connecticut increased from \$8,000 to \$10,000. Irrevocable funeral service contracts and burial space contracts are excluded assets in determining eligibility for Medicaid. Burial space contracts are limited to burial space items only such as a casket, opening and closing of the grave, an outer burial container, an urn, a headstone, or marker and do not have a monetary limit.

Public Act No. 19-57 also mandates that an irrevocable funeral service contract shall provide (meaning this language should be included in the contract directly) that upon the death of the beneficiary, the State of Connecticut shall receive any amounts remaining after performance of the contract, up to (1) the total amount of medical assistance paid by the state of Connecticut on behalf of the beneficiary that is recoverable under 42 USC 1396p and (2) the total amount of all other forms of public assistance paid by the State of Connecticut on behalf of the beneficiary or his or her dependent child.

Burial Plots

An individual may 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 many cases arranged by the funeral home. These arrangements should be the first arrangements made in any funeral plan.

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 relevant case files.

Other Resources

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

- 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 DSS is \$1350 and must follow the requirements outlined in state statute. The funeral home usually does the necessary paperwork for this. This does not include the cost of the burial.
- Effective July 1, 2019, the maximum funeral benefit increased from \$1,200 to \$1,350.
- Per CGS Sec.17b-84, DSS will pay towards the expenses of a deceased individual who was receiving Temporary Family Assistance (TFA) or State Supplement cash assistance at the time of death. Per CGS Sec.17b-131, DSS will pay towards the funeral expenses of a deceased individual who was receiving State Administered General Assistance (SAGA cash) at the time of death or who does not leave sufficient estate and has no legally liable relatives able to pay the cost of a proper funeral or burial.

Additional Information

- Interest earned on excluded burial funds and appreciation on the value of excluded burial arrangements are also excluded if the interest or appreciation is left to accumulate and becomes part of the excluded burial fund. *DSS UPM 4030.10 A (c)*
- 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>
- Veteran Information http://www.vba.va.gov/benefit_facts/index.htm#BM7
- There is currently a benefit being offered by the federal govt to pay for funeral costs to those that have passed from COVID [COVID-19 Funeral Assistance | FEMA.gov](https://www.fema.gov/COVID-19-Funeral-Assistance)