

## 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. Starting July 1, 2016 an individual may set aside up to \$8,000 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.  
<https://cga.ct.gov/2016/act/pa/pdf/2016PA-00020-R00SB-00189-PA.pdf>
3. 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. These arrangements should be the first arrangements made in any funeral plan.**
4. 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.

5. 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.
6. 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 \$1,800.00. The funeral home usually does the necessary paperwork for this. This does not include the cost of the burial.
7. The state will pay up to \$ 1,400 towards funeral expenses. The amount decreased from \$ 1,800 .The state's funeral assistance is reduced by (1) the amount in any revocable or irrevocable funeral fund, (2) any prepaid funeral contract, and (3) the face value of any life insurance policy the decedent owned. For SAGA recipients, indigent residents who did not receive assistance, and Medicaid recipients, the state's contribution is further reduced by any other contributions towards the funeral expenses in excess of \$2,800. <http://www.ct.gov/dss/cwp/view.asp?a=2353&q=305152> or <http://www.cga.ct.gov/2007/rpt/2007-R-0604.htm>.
8. 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>
9. Veteran Information [http://www.vba.va.gov/benefit\\_facts/index.htm#BM7](http://www.vba.va.gov/benefit_facts/index.htm#BM7)