



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.
2. Starting January 1, 2020 an individual may set aside up to \$10,000 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.
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 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.

7. Effective July 1, 2019, the maximum funeral benefit will increase from \$1,200 to **\$1,350**.
Per CGS Sec.17b-84, DSS will pay towards the expenses of a deceased individual who was receiving 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 SAGA 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.

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