

Department of Developmental Services (DDS)
Funeral/Burial Assistance Information
Updated 1/6/26

Irrevocable Funeral Services contract

An irrevocable funeral contract is limited to future services, such as funeral home services, preparation of remains, transportation, and related services charges. The irrevocable funeral services contract limit in Connecticut is \$10,000. Any additional funds will be counted as an asset.

Public Act No. 19-57 also mandates that an irrevocable funeral service contract explicitly state that, upon the death of the beneficiary, the State of Connecticut shall receive any funds remaining after the contract has been fully performed, up to the lesser of,

1. The total amount of medical assistance paid by the State of Connecticut on behalf of the beneficiary that is recoverable under 42 U.S.C. §1396p; and
2. The total amount of all other public assistance paid by the State of Connecticut on behalf of the beneficiary or the beneficiary's dependent child.

Burial Plot and Burial Space Contract

A burial plot is the physical piece of land in a cemetery where a person will be buried. An individual may also purchase opening and closing of the grave, a headstone, crypt, mausoleum, or urn. It is important to know these expenses are not covered by an Irrevocable Trust.

A burial space contract is the legal agreement that documents the purchase of burial space and may include one or more burial space items. A burial plot can exist with or without a burial space contract, but the contract is what formally documents ownership and included items. This contract does **not** have a dollar limit.

If an individual has a burial plot purchased through their family or with their own funds, that information should be provided to the funeral home. This should also be noted in the Individual's Plan.

Other Information

- Effective July 1, 2024, the maximum funeral benefit increased to \$1,800.
- There is no limit on the amount a family member may spend using their own funds toward an individual's funeral or burial arrangements. Neither DDS nor the private provider bears any financial responsibility for arrangements made by the family.

- For indigent individuals (people experiencing extreme poverty).
 1. DSS may help pay funeral or burial expenses for individuals who were receiving Temporary Family Assistance (TFA), State Supplement, or State Administered General Assistance (SAGA) cash benefits at the time of death. DSS may also provide assistance when the deceased person left no sufficient estate and has no legally responsible relatives able to pay for a proper funeral or burial, as allowed under CGS §§17b-84 and 17b-131.
 2. If the individual does not have a pre-paid trust arrangement, the funeral home looks for payment from the deceased person's estate, the last town the person lived in or from DSS. The maximum amount available through DSS is \$1,800 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.

- 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 or child. If so, the amount is \$255.00 <https://www.ssa.gov/pubs/EN-05-10008.pdf>