

# RAMSEY COUNTY BURIAL ASSISTANCE PROCEDURE

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OCTOBER 15, 2024

## **SECTION 1 – ELIGIBILITY FOR RAMSEY COUNTY BURIAL ASSISTANCE**

1. Ramsey County will review program eligibility only for decedents who were residents of Ramsey County at the time of death, or for whom Ramsey County was the county of financial responsibility.
  - a. Citizenship is not factored into residency requirements.
  - b. Decedents do not need to be on public assistance to be eligible to use county burial assistance funds.
  - c. There is no automatic entitlement for county assistance. Being a public assistance recipient does not indicate or guarantee program eligibility.
2. Residents of another county, state or country should request burial assistance resources in that county, state or country.
3. Ramsey County will review program eligibility for decedents who die without sufficient means to defray the necessary expenses of funeral, cremation, or cemetery costs, nor a spouse or responsible relative with sufficient means.
4. The decedent's assets and resources at the time of death must be used for burial expenses before using county assisted burial funding. The decedent's assets cannot be for any other purpose, including payment of outstanding obligations or past due bills.

The assets and resources of a decedent or responsible relative may not be used to purchase cash advance items or services, or towards other funeral home charges not covered by burial assistance.

5. An asset exclusion of a maximum of \$750.00 shall be applied to an unmarried decedent's counted assets.

Assets and resources of the decedent's responsible relatives at the time of decedent's death must be used to offset Ramsey County's payment of burial expenses. (Responsible relatives are a surviving spouse, or parents of a minor decedent.) An asset exclusion of a maximum of \$750.00 shall be applied to the counted assets of a responsible relative.

6. Assets and resources include, but are not limited to:
  - a. Cash
  - b. Checking accounts and savings accounts; to include Individual Retirement Accounts (IRA), Certificates of Deposits (CD), money market accounts, or mutual funds.
  - c. Unearned income payments received in the month of death.
  - d. Facility resident trust accounts
  - e. Representative payee accounts and social welfare fund accounts
  - f. Life insurance where the decedent is a covered person, regardless of beneficiary.
  - g. Any death benefit.
  - h. Value of pre-paid burial policies or burial accounts
  - i. Stocks and bonds
  - j. Last payment from employment or lump sum payment of vacation hours

Jointly held assets are considered available to the decedent and are used to offset Ramsey County's payment of burial expenses.

## **SECTION 2 – PROCESS FOR MAKING A BURIAL ASSISTANCE APPLICATION AND APPLICANT RESPONSIBILITIES**

1. The person making funeral, cremation or cemetery arrangements has freedom of choice in selecting a burial assistance provider.
2. Ramsey County may not recommend a funeral, cremation, or cemetery provider.
3. Anyone may apply for county assisted burial funds on behalf of a decedent; applicants are not required to be the next of kin. Extended family members, loved ones, social workers, nursing homes, hospitals, and other concerned parties may submit an application. A funeral director may be an applicant in cases where there is no other person making final arrangements.
4. A written application for burial assistance should be submitted after a final decision is made with the burial assistance provider(s) on selected goods and services. The Ramsey County Burial Specialist must receive a written Application for Ramsey County Assisted Burial Funds within thirty (30) days of the death of a decedent in order to be considered. The application must be completed with the following information reported:
  - a. Name of decedent
  - b. Marital status
  - c. Veteran status
  - d. Date of birth
  - e. Date of death
  - f. Social Security number
  - g. Last address of the decedent
  - h. All assets/resources reported, and all asset/resource questions answered.
  - i. Names of responsible relatives (surviving spouse or parent(s) of a minor decedent)
  - j. All assets/resources of responsible relatives (surviving spouse or parent(s) of a minor decedents) reported, and all asset/resource questions answered.
  - k. Name, address and phone number of burial assistance applicant
  - l. Signature of burial assistance applicant
  - m. Name, address, and phone number of funeral director/funeral home being used.
  - n. Name, address and phone of cemetery being used
  - o. Report of what services were selected

A copy of the written agreement with the burial assistance provider of the selected goods and services must be submitted with the application for burial assistance. The written agreement should be signed by the burial assistance provider and the person responsible for the burial assistance arrangements.

5. An application is only to be submitted after a death occurs. An application submitted before a death occurs will be denied.
6. An exception to the application timeline will be considered when a medical examiner or hospital is unable to locate a relative or domestic partner within 30 days of the death of decedent. The 30-day application timeline starts the date of a death notification to a

relative or domestic partner. Proof of the inability of the medical examiner or hospital to locate a relative or domestic partner, as well as the date of the death notification must be submitted with the application for assistance.

7. All asset and resource information of the decedent or a responsible relative must be verified to the Ramsey County Burial Specialist before eligibility for burial assistance can be determined. Written verification of assets as of the date of death must be submitted before an eligibility amount can be determined. Any funds removed from counted assets as of the date of death will be used to offset Ramsey County's payment of burial expenses.
8. All possible sources of payment for funeral, cremation and cemetery expenses must be applied for and used to offset Ramsey County's payment of burial assistance funds. Any known eligible resource amount will be used to offset Ramsey County's payment of burial assistance funding. Sources of payments of expenses include, but is not limited to:
  - a. Veteran's death benefits
  - b. Social Security Administration death benefit (counted when there is a surviving spouse)
  - c. Life insurance where the decedent is a covered person, regardless of beneficiary.
  - d. Tribal death benefits
  - e. Automobile/vehicle insurance
  - f. Assigned claim insurance (for non-insured vehicle accident deaths)
  - g. Crime Victim Reparations
  - h. Third party liability
  - i. Other death benefits
9. Public fundraisers specifically indicating that the funds collected will be used for the purpose of payment of cremation, funeral or cemetery expenses of a decedent must be reported as a resource by the burial assistance applicant. The amount of funds raised will be used to offset Ramsey County's payment of burial assistance funding.
10. The burial assistance applicant is responsible to ensure counted assets and resources used to offset the Ramsey County payment amount are paid to the burial assistance provider. Ramsey County does not collect or participate in the collection of assets and resources.
11. Ramsey County Burial Assistance funds cannot be used for items or services considered upgrades. Arranging for upgraded items or services will result in denial of burial assistance.
  - a. Upgrading caskets, grave liner/vaults and burial plot are considered ineligible upgrades.
  - b. Transportation of bodily remains into or out of Minnesota is considered an upgrade, as well as preparation of bodily remains for the intention of transporting bodily remains into or out of Minnesota for final disposition and would result in denial of burial assistance.
  - c. Use of burial assistance funding for part of services with the intention of private paying another provider for a separate portion of services is considered an upgrade.

12. Reimbursements are not allowed under Ramsey County Burial Assistance. No payment or reimbursement is allowed when services are paid for and the family/person making arrangements wants payment from the county to reimburse an expense. No payment or reimbursement is allowed when services are paid for and the family/person making arrangements wants a burial assistance provider to reimburse them for expenses paid before submitting a request to the county for funding.
13. Determination of eligibility for county burial assistance will be made within five business days of all necessary information being received. Necessary information includes a completed and signed application, asset and resource verifications of the decedent and responsible relatives, and any other requested verifications needed to determine eligibility.

When a determination of eligibility for county burial assistance is made the burial assistance provider will be notified timely of any approval and eligibility amount via phone or email contact.

14. If an application is received without verifications the burial specialist will hold the application for up to 60 days from the application date awaiting verifications. It is the applicant and burial assistance provider's responsibility to follow through with the application process. If no verification is received within 60 days of the application date the application will be denied.
15. Ramsey County Burial Assistance denial reasons are:
  - a. Assets of the decedent or responsible relative exceed the Ramsey County payment rate for goods or services.
  - b. Ramsey County Burial Assistance application not submitted within 30 days of death of decedent.
  - c. Asset or resource verifications not provided.
  - d. Requested information about decedent or responsible relative not provided.
  - e. Decedent was not a Ramsey County resident; or another county is the county of financial responsibility for decedent.
  - f. Services are paid.
  - g. Services or a payment exceeded maximum allowed costs.
  - h. Burial Assistance provider not cooperative with Ramsey County Burial Assistance Procedure.

If an application for Ramsey County Burial Assistance is denied a letter will be mailed to the applicant with reason for denial and a copy of their appeal rights.

16. If burial assistance is denied the person making arrangements will be obligated to the burial assistance provider for the entire cost of the services.
17. Approved burial assistance applications may be reported to the Ramsey County Attorney's office for assistance with the Medical Assistance (MA) collection process and pursuit of possible recovery from estates for reimbursement of funds paid by the county (probate or insurance settlements).

### **SECTION 3 – PROCESS FOR BURIAL ASSISTANCE PROVIDERS**

1. Burial assistance providers are selected and hired by individuals wanting to arrange for the final disposition of decedents. Ramsey County does not refer individuals to specific funeral homes to arrange for services to be performed on behalf of the county.
2. Anyone may apply for county assisted burial funds on behalf of a decedent; applicants are not required to be the next of kin. Extended family members, loved ones, social workers, nursing homes, hospitals, and other concerned parties may submit an application. A funeral director may be an applicant in cases where there is no other person making final arrangements.
3. Eligibility for burial assistance can only be determined after a written application is submitted to the Ramsey County Burial Specialist with information provided by the applicant as well as the funeral director. Burial assistance providers assist an applicant with submitting a written application for assistance after a final determination of services is made. Burial assistance providers can assist in providing required verifications in coordination with the burial assistance applicant. A copy of the written agreement between the person making burial assistance arrangements and the burial assistance provider of the selected goods and services must be submitted with the application for burial assistance. The written agreement should be signed by the burial assistance provider and the person responsible for the burial assistance arrangements.
4. Determination of eligibility for county burial assistance will be made within five business days of all necessary information being received. Necessary information includes a completed and signed application, asset and resource verifications of the decedent and responsible relatives, and any other requested verifications needed to determine eligibility.

When a determination of eligibility for county burial assistance is made the burial assistance provider will be notified timely of any approval and eligibility amount via phone or email contact.

5. Burial assistance providers can refuse to accept county burial assistance.
6. If an application is received without verifications the burial specialist will hold the application for up to 60 days from the application date awaiting verifications. It is the applicant and burial assistance provider's responsibility to follow through with the application process. If no verification is received within 60 days of the application date the application will be denied.
7. Burial assistance providers may not collect payments for services/merchandise with the intention of reimbursing another person or organization the portion of funds Ramsey County makes to a burial assistance provider from county assisted burial funds. This is considered to be making a reimbursement.
8. Following an approval for burial assistance funding the Ramsey County Burial Specialist will send a claim form to the burial assistance provider. The burial assistance provider will complete and sign the claim form indicating services were performed with the approved payment amount requested. The claim form is then returned to the Ramsey County Burial Specialist for final payment authorization and forwarding to the accounting office for processing.

## **SECTION 4 – COVERED SERVICES AND RATES**

1. Ramsey County Burial Assistance payments for services are made at current county board approved payment rates for the services indicated on the application and written goods and services agreement.
  - a. Ramsey County Burial Assistance payments are made directly to funeral, cremation, or cemetery providers.
  - b. Ramsey County Burial Assistance only pays towards basic services, and only when the decedent or a responsible relative does not have sufficient means.
2. Covered items
  - a. Local transportation of the body from the place of death or medical examiner to the funeral home, and from the funeral home to the place of service or place of final disposition.
  - b. Preparation of the body.
  - c. Cremation expense and standard container for ashes.
  - d. Funeral director services.
  - e. Use of the funeral home or cremation provider's facility.
  - f. Standard casket for interment.
  - g. Standard grave liner/vault.
  - h. Standard burial plot/grave site within the five-county metropolitan area.
  - i. Interment at cemetery (opening and closing of the grave).
  - j. Either a visitation, or a funeral service, or a graveside service (maximum of 4 hours).
3. Ramsey County does not purchase cemetery property outside the five-county metropolitan area but will pay actual interment costs up to the burial assistance cemetery payment rate if the decedent has a family plot or other cemetery property available for their use at no additional charge, or if a plot owned by another person prior to decedent's death is donated for their use.
4. Mileage expense (paid at the Ramsey County determined fixed rate) is allowed for use of a funeral coach only when a person who is Ramsey County's financial responsibility (either a resident of Ramsey County or another county) dies within Minnesota but outside the five-county metropolitan area and must be transported into the metropolitan area for either funeral or cemetery interment.
5. Non-covered items

The following items are not covered by or paid with county burial assistance funding but can be purchased by others at their expense without affecting eligibility for burial assistance funding. Purchases of the following items and services do not count as any part of the maximum contribution cap, and are done completely at the expense of the purchasing party:

- a. Additional visitation time or purchasing a combination of visitation, funeral, and graveside services.
- b. Decorative urns.
- c. Clergy or religious services.

- d. Memorial cards/memorial paper products.
  - e. Obituary notices.
  - f. Transportation of mourners.
  - g. Police escort.
  - h. Music.
  - i. Food or refreshments.
  - j. Flowers.
  - k. Headstone or grave marker.
  - l. Death certificates.
6. Burial assistance providers may assess a contribution charge to the burial assistance applicant, responsible relative or person making final arrangements for a decedent. An assessed contribution is meant to supplement the cost of items or services paid in part by the Ramsey County burial assistance payment that did cover the full cost to the burial assistance provider. The assessed contribution charge is not to exceed a maximum contribution cost:
- a. The maximum contribution assessment for funeral or cremation services is \$830.
  - b. The maximum contribution assessment for a cemetery is \$1300.
7. The voluntary purchase of additional visitation, funeral and/or graveside service times are not included in or counted toward the maximum costs.
8. Burial assistance providers may not use assessed contribution charges for the upgrade of burial space items covered under Ramsey County Burial Assistance funding.

## **SECTION 5 – REPORTED INFORMATION**

Ramsey County Burial Assistance applications that are suspected of containing false information from the burial assistance applicant or burial assistance provider will be referred to the Ramsey County Attorney's office for legal action.