

Funeral Information

The following information describes some resources available to help with funeral expenses. If you have questions about this information, please email Legal Services at legalservices@aac.org or call **the Legal Intake line** at (617) 450-1317 for assistance.

Department of Transitional Assistance Funeral Benefit

Under Massachusetts law, the Department of Transitional Assistance (DTA) will pay up to \$1,100 for funeral and burial expenses that do not exceed \$1,500. This amount may, however, be reduced by whatever financial resources exist in the estate of the deceased individual. This benefit may be available for people who receive EAEDC, TAFDC, and SSI, and is also available to individuals with MassHealth who have less than \$1,500 in assets at the time of death. Funeral expenses may also be paid where the deceased would have met the qualifications for the above-mentioned benefits, but there are not other resources to pay funeral expenses.

Expenses include a casket, transportation of a casket, embalming, and a burial plot. Expenses include cremation *only* where the deceased or the deceased's next of kin stated a preference for cremation.

In order to approve payment, DTA must verify that the total cost of the funeral is not more than \$1,500. You should indicate to the funeral director that you are requesting a "Medicaid or MassHealth funeral." The funeral director is then responsible for billing DTA by providing an invoice that itemizes costs and verifies that the total cost of the funeral did not exceed \$1,500. The funeral home may not bill survivors any amount that exceeds the \$1,500 limit.

Since DTA will only pay \$1,100 of the \$1,500 funeral, there is \$400 that still must be paid to the funeral home. This cost is the responsibility of the deceased's family or partner. AIDS Action Committee does not provide financial assistance for funeral expenses.

Social Security Benefit

Social Security Disability Insurance (SSDI) also has a funeral benefit of \$255 available to a spouse or children of the deceased, if the deceased was receiving SSDI. You can apply for this benefit at the same time you would apply for survivors benefits, which are also available for spouses and children of deceased SSDI recipients.

Other Issues

Monuments can often be purchased through installment plans worked out with individual retailers. They are not included in most funeral packages including the DTA/Medicaid/MassHealth funeral. You may want to ask your funeral home for recommendations.

You may also want to have a legal document called a **Declaration As To Remains**. This document specifies what you want done after you die in terms of burial and funeral

arrangements. A Declaration As To Remains can be quite beneficial, because it allows you to be clear about what your wishes are after your death. For more information about this and other estate planning documents, you may contact Legal Services at legalservices@aac.org or (617) 450-1317.



Legal Services
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