

## COMMONLY ASKED QUESTIONS

### **How can I prepare the pre-funded funeral contracts for Title 19?**

First, contact a local funeral director who is a member of the Connecticut Funeral Directors Association. All funeral directors must be licensed by the State to practice. Arrange to meet to learn and understand your options and choices about how to pre-plan and pre-fund your funeral, not only for peace of mind, but to help qualify for state assistance, if appropriate.

### **If I decide to pre-fund for my funeral, what happens if the funeral home goes out of business or I wish to use another funeral home or if I move out of town?**

Your pre-paid funds are sent to an escrow agent or third party authorized by the State of Connecticut to receive pre-paid funeral funds. These funds can be redesignated or transferred to another funeral firm of your choice.

### **Is the money I spend with a funeral director secure?**

Absolutely. All funds placed in the trust are invested in financial instruments guaranteed by the Federal Deposit Insurance Corporation (FDIC) or directly by the U.S. Government/U.S. Treasury Bonds. The Connecticut Funeral Directors Association endorses a licensed escrow agent who is approved by the State for this purpose – your funeral director can help you with these arrangements. It is also permissible to purchase (or to assign an existing) life insurance policy to pre-fund your funeral contract.

### **If I am not yet enrolled in Medicaid, is there any other way to preserve my funds?**

Yes, current regulations entitle you to own one or more personal life insurance policies with a combined face value (death benefit) of not more than \$1,500.

If the total is more than \$1,500, the cash surrender value of the policies will be counted as an asset when applying for Medicaid. If you do not have any insurance policies, ask your local funeral director for information on preparing up to a \$1,500 face value policy.

### **What should I bring when I meet my funeral director to pre-plan and pre-fund my funeral?**

Bring identification that shows your Date of Birth, Social Security number, and your Power of Attorney or Conservatorship documentation, if applicable.

### **REMEMBER, YOU CAN CHOOSE:**

- Irrevocable Trust - pre-funded up to \$8,000
- Revocable Burial Plot Allowance - pre-funded in an unlimited amount for specific burial and cemetery items and services
- Life Insurance Policy with up to a \$1,500 face value

### **What should I bring when I meet with my Attorney or Case Worker to apply for Medicaid Title 19?**

- Copy of Birth Certificate (for applicant and spouse, if applicable)
- Copies of last 60 MONTHS (5 years) of bank statements (from the date of application):
  - Savings
  - Checking
  - Credit Union
- Copy of Social Security and Pension Checks (amounts of both applicant and spouse if applicable)
- Copies of Stocks, Bonds and Life Insurance policies (plus Cash Out values of insurance, cashed in stocks/bonds (in the past five years))
- Copy of Medical Insurance cards (you and your spouse)
- Copies of any unpaid medical bills
- Copies of lease or rental agreements/mortgage payments
- Copy of bills for apartment/home (most recent bills: utilities, insurances, cable, phone, etc.)
- Copy of car registration(s)/license plate number(s)
- Copy of Pre-funded funeral contracts
- Copy of \$1,500 Face Value Life Insurance documentation, if you purchased it
- Copy of Power of Attorney or Conservatorship documentation, if applicable

General number for Connecticut Dept. of Social Services (DSS) 800-842-1508

## MEDICAID AND TITLE 19: FUNERAL TRUSTS & CONTRACTS

### **What am I Entitled to?**

All Connecticut citizens, regardless of income, should have the right to a respectful and dignified funeral – one that serves the cultural, religious and personal choices of the individual and family.

A growing number of Americans are planning ahead, arranging and pre-funding their own funerals and burials. Most families agree that pre-planning can help bring peace of mind.

Before applying for Title 19, you have the option to pre-pay your own funeral by spending down your assets.

The Connecticut Funeral Directors Association (CFDA) wants you to have this important information about what you are legally entitled to do.

After you read this, just contact your licensed CFDA-member funeral director for assistance in making your own plans.



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