

RESOURCES

BURIAL FUNDS

The appropriate resource exemption level (See **REFERENCE MEDICAID RESOURCE LEVEL** and **RESOURCES MEDICAID BUY-IN FOR WORKING PEOPLE WITH DISABILITIES (MBI-WPD) RESOURCE LEVEL**). A burial fund cannot be combined with funds that are not intended for burial expenses. When the cash value exceeds \$1,500, the A/R must provide a written statement that the entire cash value is intended for burial expenses. The excess is then considered funds set aside for burial expenses, which avoids the prohibition against commingling. However, the excess is still applied to the appropriate resource exemption level. If the A/R does not provide a statement, the \$1,500 is not exempt.

When the A/R does not have life insurance or the face/cash value as appropriate does not equal \$1,500 other resources may be used to establish or add to a burial fund.

Any interest accumulated in an exempt burial fund is also exempt. Interest accrued on non-exempt burial funds is also exempt.

Court ordered burial funds are allowed in any amount. When the court ordered burial fund exceeds \$1,500 or \$3,000 for a couple, the district may appeal the court order. When the court ordered burial fund is less than \$1,500/\$3,000 a supplemental burial fund may be established as appropriate.