

All assets remaining at the time of death, after funeral expenses have been paid, are subject to a Medical Assistance claim on behalf of the State of Minnesota and St. Louis County.

**Reasonable Funeral Expenses:**

- Death Certificates (limit 2)
  - Mortuary Expenses
    - \* *Cremation*
    - \* *Embalming*
    - \* *Casket (least expensive)*
  - Ground Transportation for Body
  - Interment
    - \* Cemetery Plot
    - \* Vault
    - \* Burial of Cremated Remains
    - \* Grave Marker
      - Stone Marker (low cost)
      - Engraving
      - \* Winter Burial
  - Service
    - \* **One of the following:**
      - Public Visitation Service
      - Funeral Service
      - Grave Site Service
    - \* Fee or required donation for 1 Officiant
    - \* Music (1 instrument or vocalist)
  - **Obituary (limit 24 lines with no picture)**
- Unreasonable Funeral Expenses:**
- Family Travel & Lodging
  - Flowers

- Food & Beverage (including alcohol)
- Police Escort
- Memorial Cards, Thank You's & Postage
- Memorial Donations (ex - Humane Society)
- Planning Costs
- Clean Up Expenses for Home or Apartment
- Attorney Fees for non-probated estates

**Prepaid Burial Trusts**

If a decedent has a prepaid burial trust the funds must be distributed for the payment of the at-need funeral goods/services, burial site goods/services selected with any excess funds distributed to the beneficiary's estate.

Funeral costs in excess of prepaid funds must be in accordance with this funeral expense policy. Prepaid funds that are not expended for the burial or cremation are subject to recovery

**Special Needs Trusts (SNT's) & Pooled Trusts**

MN law does not prioritize reasonable funeral expenses before MA claims in a decedent's special needs or pooled trusts. Upon an MA enrollee's death, the Special Recovery Unit (SRU) at DHS works directly with any SNT or pooled trust to determine what, if any types of funeral expenses may be allowed before payment to SRU for MA

Benefits. SRU requires that funeral expenses be submitted to SRU before any payments from an SNT or pooled trust are made.

**Estate Assets include, but are not limited to:**

- Checking Account
- Saving Account
- CD's
- Prepaid Burial Trust Excess Funds
- Stocks or Bonds
- Insurance Policies (if beneficiary is the Estate or Funeral Home and a balance remains after funeral costs are paid in full)
- Real Property
- Money Markets
- Nursing Home Trust Accounts
- **Miscellaneous**
  - Final Bills—such as pharmacy, medical, telephone & electric utility service costs may be paid from the recipient's funds before they are turned over to the County.