

**Burial Assistance Program**

**Policy-Manual**

July 1, 2025

**MAXIMUM BURIAL COSTS:**

In accordance with MN Statute §261.035, Hennepin County will provide for the immediate burial or direct cremation for indigent Hennepin County residents where insufficient resources exist to pay the cost of disposition of the remains. **The Burial Assistance Program contributes up to $3000 for eligible households to be used for burial purposes.** In some situations the cost of the burial may exceed $3000. In those instances Hennepin County will allow contributions from outside sources up to a maximum of $1400 (please note the exceptions below) provided all other eligibility factors are met.

Upgrades to services and purchases may be made if they do not exceed the Hennepin County limit; however, these payments cannot be made in advance of payments by Hennepin County Burial Assistance. The rate structure for burial assistance is the same regardless of age, cremation or traditional services. Exception: See Immediate Burial Policy

Hennepin County costs are limited to and will only authorize payment for the following services:

* Burial space
* Opening/closing of grave
* Vault
* Casket (maximum payment is $1200), Urn (maximum payment is $200.00)
* Cremation
* Professional services
* Weekend and overtime cost when applicable.

Please note: Hennepin County does not reimburse for the cost of burials/cremations. Any payments made, prior to authorization, will be applied to the Hennepin County portion of the payment ($3000) which may result in a payment reduction.

A detailed invoice which includes the signature of the applicant (usually the next of kin) and the funeral director is required before a burial assistance application can be processed. All payments are made to funeral homes, cemeteries and crematories.

The maximum invoice amount may be increased from $4400 to $5000 if one of the following situations apply:

* Charge for an oversized casket
* Charges for weekend services when alternative times are not available
* Overtime charges for funeral home/cemetery/crematory staff.

An additional $600 can be applied over the $4400 cap in these circumstances. This is not meant to increase professional services or to increase the overall amount of the invoice. The HC maximum payment of $3000 will remain the same. Generally, invoices should not exceed $4400.

Hennepin County does not pay the cost of any out of state burials, cremation expenses or costs related to the transportation of remains to Minnesota from another state, or transportation of remains from Minnesota to another state. There are no exceptions to this policy. If a Hennepin County resident dies while visiting another state, the burial will be the responsibility of the next of kin or state in which the person passed away. Hennepin County will pay for transportation expenses (of the DP) within the state of Minnesota if transportation and burial expenses do not exceed the county maximum payment amount.

**FUNERAL HOMES/CREMATORIES/CEMETERIES:**

If a service provider files the application for burial assistance the signed contract by the next of kin/applicant and the funeral director listing the total charges for services must be included in order for the application to be processed. Invoices and/or contracts may be faxed to the Burial Assistance Program @ 612-632-8493.

**RESIDENCY:**

To be eligible for HC burial assistance, the deceased person must meet Hennepin County residency requirements. Residency is met in any of the following ways:

* If receiving Public Assistance, Hennepin County must be the County of Financial Responsibility (CFR). The deceased could be in a nursing home in another county, but if Hennepin County is financially responsible for the case, Hennepin County is financially responsible for the burial. If a person moves between counties, the originating county (the county a person moves from) remains financially responsible for 2 months. This is determined by reviewing the last updated address in either MAXIS or MMIS.
* If not receiving Public Assistance, the deceased must have a verifiable address in Hennepin County. Verification can be a lease agreement, rental receipt, mail received, driver’s license, or other documentation that proves residency.
* When determining the CFR for a college student, consider the living arrangement. If they lived in off campus year-round housing, consider the county in which they lived to be the county of responsibility. If they lived in a dormitory, or other non-permanent housing, consider their parent’s residence to be their permanent address.
* If individuals are vacationing, visiting, visiting or traveling within Hennepin County, the county/state/country in which they originate is responsible for their burial costs. Residents who have recently moved to Hennepin County and state the intent to permanently reside in Hennepin County, will be considered Hennepin County residents. Use CFR criteria for determining HC financial responsibility.

Reimbursement of up to $3000 will be authorized to any other county, provided Hennepin County is the county of financial responsibility (CFR).

**RECEIPT OF APPLICATION:**

The application must be received within fourteen (14 ) calendar days of the date of death or notification by the Medical Examiner. Exception: See Immediate Burial Policy.

Any exceptions require supervisor approval. If the applicant or funeral home claims to have applied earlier than the date the application is received, proof must be provided (FAX date/time stamp). If unable to provide proof the date of the documented receipt will be the only date honored. Outstanding verification(s) must be received within thirty (30) days of the date the application was received by Hennepin County.

**PROCESSING TIME:**

A completed application is required before processing, which includes any needed verifications. All applications will be processed within seven (7) business days of receipt of a completed application. Applications are considered complete when all verifications are received including the contract from the funeral home/crematory. Exceptions can be made on a case-by-case basis and with the approval of the Burial Assistance supervisor or manager.

**APPROVAL:**

Once the decision has been made to approve the application, a system generated approval notice will be sent to the applicant. Verbal attempts will also be made to both the funeral home and the next of kin to relay the decision.

Authorized payments to providers stand as is. If the next of kin (NOK) decides to change service providers, it is the responsibility of the NOK and the service provider(s) to negotiate/change/exchange payments. The invoice amount submitted by the “new” service provider cannot exceed $4400 ($5000 when additional criteria is met.) and when combined with the original payment amount. Hennepin County will not contribute more than the maximum payment amount of $3000.

Once an invoice is approved, no changes can be made to the amount. All invoices must reflect the total charges for the burial at the time of submission.

**DENIAL:**

When an application is denied, the applicant and the provider will be informed both in writing and by phone. The applicant has a right to an appeal hearing when an application is denied. Our denial letter informs applicants that they must appeal within 60 days. [DHS-0033-ENG (Appeal to State Agency)](https://edocs.mn.gov/forms/DHS-0033-ENG)

**INCOME OF DECEASED PERSON:**

Immediate relatives (spouse, parent of a minor child) are financially responsible for contributing toward the cost of the burial. If the responsible relative is employed, pay stubs for the last 30 days are required to process the application. All income of the responsible relative, along with countable income of the deceased person, and income from any other sources must be below 275% of the Federal Poverty Guideline (FPG). [Poverty Guidelines | ASPE](https://aspe.hhs.gov/topics/poverty-economic-mobility/poverty-guidelines)

The income of a spouse is counted for burial assistance unless there has been a legal divorce or separation. Legal separation is defined as legal paperwork outlining the income and asset division of both spouses.

Sources of countable unearned income are unemployment benefits, worker’s compensation, trust payments, retirement income, donations, RSDI retirement and VA benefits etc. Public assistance benefits such as MFIP, GA, or MSA. SSI or RSDI disability payments are not counted.

**ASSETS:**

Most assets are counted, even if the deceased person or responsible relative was/is on public assistance. All assets (minus exclusions below) are considered available and are applied to the county’s share of the burial payment.

* **Excluded Assets:**

Exclude $1,000.00 of the total assets if there is a surviving spouse, or dependent children (or both) living with the deceased person. ($1000 maximum exclusion)

Exclude the homestead if there is a surviving spouse or dependent children living in the home/on the property.

Vehicles are considered an asset and expected to be sold in order to contribute

to the cost of the burial.

If there is a surviving spouse, the first vehicle is excluded. If there are multiple vehicles, the surviving spouse is expected to transfer the title and sell the vehicle to contribute towards burial expenses. The spouse can transfer the title based on DMV policy. <https://www.dmv.org/mn-minnesota/title-transfers.php>. Excluded vehicles are jointly owned by someone outside the HH and not the responsible relative.

* **Assets vs Income:**

The income of the deceased is considered income in the month received and considered an asset thereafter.

The income of the NOK is considered income and is counted for the income limit test.

The income of the spouse is counted for burial assistance unless there has been a legal divorce or separation.

Verification of all assets and income is required including employment, Social Security, bank accounts, life insurance, stocks/bonds, etc. for the deceased person and the NOK/responsible relative.

* **Estate of the deceased person:**

All assets belonging to the estate of the deceased, except those excluded above, are to be considered as available for the cost of the burial. This includes life insurance benefits, nursing home account balances, pre-paid burial accounts, insurance settlements, and victim’s reparations.

* **Life Insurance Policies:**

If there is a life insurance policy, proceeds must be used for burial expenses. This applies regardless of the relationship of the beneficiary to the deceased person. If the beneficiary is the funeral director, the proceeds must be used for the burial of the individual. Hennepin County will not approve burial assistance payments without verification of the life insurance proceeds. If the beneficiary of the life insurance policy refuses to cooperate with making those proceeds available, the Program Manager will make the decision whether to exclude the funds or deny the burial application.

* **Prepaid Burial Accounts/Services:**

If deceased has prepaid for burial services including casket, body preparation, professional services or has a burial account trust, irrevocable trust account or life insurance policy these are all considered countable assets and applied against the maximum level of burial assistance ($3,000.00).

If prior to the date of death, the deceased paid for the burial plot, which may include charges for opening and closing of grave, it is considered excluded real property and is not counted as an available asset.

* **Donations/Fundraisers/Contributions:**

In some circumstances there may be community donations, fundraisers, GoFundMe accounts,

etc. raised for the deceased or surviving family members. All proceeds from fundraisers, donations, GoFundMe accounts are considered available for burial expenses. These must be considered prior to approving Burial Assistance.

Upon receipt of information that a GoFundMe account, donations or fundraisers have been established, Hennepin County Burial Assistance specialists will hold the application for 10 days before processing to allow donations to be accepted and verified. Proceeds from donations, fundraisers, and contributions are considered assets and are applied towards the Hennepin County burial assistance maximum payment.

* **Tribal Payments-Per Capita Payments**

Tribal payments in any form are considered income in the month received and an asset thereafter. Tribal payments could be made monthly, quarterly or annually. All payments must be verified and are countable in determining the county’s payment amount. In some cases, the tribal authority makes burial assistance available to the deceased tribal member. In those cases, the amount of the assistance is applied against the Hennepin County burial assistance payment amount.

**VETERAN’S BURIAL BENEFITS:**

Veterans, and in some cases, their spouses, may be entitled to a free burial plot at Fort Snelling National Cemetery. The burial includes the fees for the opening and closing of the grave, as well as the headstone. Applying for veteran’s burial benefits is not required and is considered optional.

The Veterans Administration (VA) is committed to ensuring that all veterans obtain the benefits they are entitled to. To determine if a deceased is a veteran, please refer them to the Hennepin County Veterans Services Office, at 612-348-3499. [Veterans Services | Hennepin County](https://www.hennepin.us/residents/human-services/veterans-service).

Verification requests for veteran status of adult decedents should be made to VA regional offices, medical facilities, or VA national cemeteries by contacting the Veterans Affairs @ 800-827-1000. For information on applying for veterans benefits please visit [Veterans Benefits Administration.](https://benefits.va.gov/benefits/)

**FINANCIAL HELP FOR VICTIMS OF VIOLENT CRIMES:**

In some situations, victims of violent crimes are eligible for Crime Reparation funds. Cooperating with Crime Reparations is a requirement before Hennepin County burial assistance funds will be approved. Hennepin Count Burial Assistance applications are not forwarded to the Crime Victims Reparations Board. For more information, please contact the Minnesota Office of Justice Programs @ 651-201-7300.

**IMMEDIATE BURIALS:**

Some religions/cultures/communities require immediate burial within 24 hours or as near to the time of death as possible. Hennepin County seeks to honor cultural traditions, and allows reimbursement for prepaid burial expenses (in limited circumstances) in these situations as follows:

* All requests for reimbursement will be made on a case-by-case basis.
* Review of all assets (deceased person, spouse and/or responsible relative) is required.
* Reimbursement requests must be approved by the Burial Assistance supervisor or manager.
* All reimbursements will be sent to the funeral home/cemetery and will be the responsibility of the funeral home/cemetery to reimburse the next of kin.
* The time frame for reimbursement will be determined by the funeral home/cemetery.
* Hennepin County takes no responsibility for the actual reimbursement of paid expenses.
* Burial Assistance applications, that include a request for reimbursement, must be made within 48 hours of the burial. There are no exceptions to this policy.
* Payments (reimbursements) will be made up to the Hennepin County maximum of $3000.00.
* Hennepin County Burial Assistance will only approve an application for reimbursement related to immediate burials if the origin of the payment can be verified. **Please note: Hennepin County will not reimburse for burials where a cash payment has been made. There are no exceptions to this policy.**
* Example 1: $5000.00 payment loaned to NOK to pay for the burial, but the lender does not use a bank and states the $5000.00 was kept at home. Because the payment was made in the form of cash, and the origin of the funds cannot be documented from a verifiable source. This would result in a denial of the application.
* Example 2: $5000.00 payment loaned to NOK to pay for the burial, the funds were deducted from a personal or business account and issued to the funeral home. The lender provides a copy of the bank statement showing $5000.00 cash deducted from the bank. This is to be considered the origin of the payment being verified and, when all other terms and conditions are met, could result in the approval of the application.

For more information, please contact Hennepin County Burial Assistance @ (612) 348-7984.

DEFINITIONS

**Dependent child** - A child living in the home who is under age 18 and can be claimed on the deceased person’s tax return.

**Excluded assets** -Assets that cannot easily be liquidated to pay for burial costs, or assets that are needed to maintain the safety and stability of surviving dependents and spouses of the deceased.

**Liquid assets** - Assets which can easily be converted into cash. This includes cash on hand, checking accounts, savings accounts, certificates of deposit, money market accounts, stocks, bonds, life insurance policies, prepaid burial accounts, etc.

**Responsible relative** -If the deceased was married at the time of death, their spouse is a responsible relative. If the deceased was a minor child, the parents of the minor child are responsible relatives. A responsible relative is someone the county considers to be financially responsible for the burial expenses. The responsible relative’s income and assets are considered available and must be verified.