

Processing an Adult Financial Burial

CBMS | Process Manual | Revised: March 2024

OVERVIEW

The Burial Assistance program is a benefit available to eligible customers that covers reasonable and necessary costs for burial services. The program assists with paying for funeral, burial, or cremation services.

A burial benefit shall be available to cover all or part of reasonable and necessary costs for burial services when:

- A deceased client was receiving Old Age Pension (OAP), Aid to the Needy Disabled (AND-SO or AND-CS), Home Care Allowance (HCA), and/or Colorado Medicaid assistance at the time of death; and,
- The deceased client's estate is insufficient to pay all or part of the burial services and,
- The resources of the legally responsible person(s) for the support of the deceased client are insufficient, even with contributions from the client's estate, to enable the legally responsible person(s) to pay all or part of such expenses; and,
- The total cost for all burial services does not total more than two thousand five hundred dollars (\$2,500), except that the cost of a burial plot shall not be included in the \$2,500 maximum cost limit when:
 - The client has a prepaid burial plot valued at two thousand dollars (\$2,000) or less at the time of purchase; or,
 - A burial plot was purchased by someone other than the deceased client and donated to the deceased client; and,
 - The total burial benefit shall not exceed the current burial benefit rate of one thousand five hundred dollars (\$1,500). The State Department shall adjust the reimbursement rate as needed to stay within the available appropriations.

The request for assistance for funeral, burial, or cremation services must be requested within thirty (30) days from the date of death on behalf of a deceased client by any interested party. Requests made after 30 days shall be evaluated by the county department and an extension may be given if good cause exists, not to exceed one (1) year from the date of death.

The client's family or friends, or the county department when there are no known family or friends, shall make arrangements for disposition of the client's body in a reasonable, dignified manner which approximates the wishes and the religious and cultural preferences of the client or family, to the extent possible within the burial benefit rules and burial grant payment funds.

The county department of residence will process the burial application through CBMS and determine if a benefit should be paid. The county of residence is the county in which the applicant has an open case at the time of death. Any approved burial benefit is paid directly to the provider(s).

Services that are covered include:

- Transportation of the body from the place of death to the funeral home, memorial site, burial plot, or other storage facility
- Storage of the body prior to final disposition and/or storage of the cremated remains for no more than one hundred twenty (120) days
- Embalming, when necessary
- Purchase of a casket, urn, or other receptacle for the cremated remains
- Purchase of a gravesite, vault, vault liner, or crematorium niche
- Purchase and placement of the grave marker and/or perpetual care of the gravesite, vault, or crematorium niche
- Funeral or memorial service
- Cremation of the body
- Burial or interment of the body or cremated remains
- Incidental items related to burial services

PROCESS

Data Entry

If the customer was receiving AF at the time of death and the case on which the deceased is the head of household remains open, no new Application Initiation (AI) is needed. If the customer was receiving Medicaid only and not AF at the time of death, then a new AI for AF needs to be completed. If a new AI is necessary, that must be completed first. The actual burial application date, not the date of death, should be used as the application date. The AF case for burial must have a deceased customer as the Head of Household (regardless of age). An AF Burial application requires an interview with the person applying for the deceased customer or someone with knowledge of the customer's circumstances. This may be the burial provider.

1. In CBMS, select **Actions** and then select **Begin Burial Queue** to initiate the request. The Burial Queue contains most of the screens that must be addressed in the processing of the burial application.
2. Following the page queue, go into the **Demographics** page to update the customer's death information as well as review marital status.
 - a. The **Effective Begin Date** located at the top of the page must be updated to the date of the burial application.
 - b. The **Date Reported** and **Date Verified** located at the bottom of the screen must be updated to the burial application date.
3. In the **Marital Information** section, there must be a valid marital status, verification, and source to determine the resource limit that should be used by CBMS. Marital Status must be an acceptable marital status for AF or the resource limit will not set correctly.

Note: If the marital status is not an acceptable marital status for AF the burial will pass for \$0.
4. Under **Death Information** enter:
 - a. The date of death
 - b. The verification
 - c. The verification source that was provided

5. Once all of this information has been completed, save the page.
Note: If the date of death is already entered on the page, review to ensure the verification source is valid.
6. Next, choose the **Funeral/Burial/Cremation Detail** page in the queue.
7. Enter the burial application date as the **Effective Begin Date**.
8. All of the following Yes/No questions must be answered, and at least one of the questions must be answered with **Yes**:
 - a. The **Cremation Agreement Signed** question is on the application and should have been completed for an ongoing customer at application or RRR. If the customer submitted multiple applications or redeterminations with differing selections of burial preferences, please utilize the most recent document.
 - b. If the answer is **No**, the **Cremation Refused Reason** must be answered.
9. If the application was submitted more than 30 days from the date of death you will need to complete the **Good Cause** field on this page to allow for the application date to be one year from the date of death.
10. Under the **Burial Applicant Information**, data enter the name of the burial applicant as well as the address for the burial applicant to ensure correspondence is sent to the correct individual.
11. **Save** the page.
12. If the customer has resources listed in CBMS, the resources will populate in the burial queue. Any declared resources (that have not been disposed of) will need to be reverified with the value as of the client's date of death.
 - a. CBMS will generate a VCL for all resources of the deceased client and responsible parties, even if they were previously verified. When the resource VCL is created this way, only the burial month will pend.
 - i. If you do not have current verification, no action is required because the VCL will be generated upon running EDBC.

- ii. If you change the verification source to an unacceptable source (client statement), VCL creation will function normally and pend the month indicated by your **Effective Begin Date**.
 - b. To clear the VCL once verification is received, update the current value of the resource and the date verified.
13. Click on the **Other Expense** screen in the queue. The burial expenses that are incurred for the customer's burial must be entered on this page.
- a. The **Effective Begin Date** should be the Burial application date.
 - b. The expense type should be entered as **Cremation/Burial**.
 - c. The frequency should always be entered as **One Time Only**.
 - d. The **Verification** must always be received.
 - e. Select the appropriate **Source** from the drop-down.
 - i. The verification **Source** should match the verification of the unpaid expense from the provider.
14. Once this information has been completed, select **Billing**.
15. Enter the amount of the bill in the **Billing** window and **Save**.
16. Only update the **Payment** screen for AF burials if the expense has already been paid.
- a. If this is the case, click the **Payment** window and update with the same expense amount and **Save**.

Note: If a burial expense is already paid or contracted for by the client, it is an asset and deducts it from the expense amount.
17. Ensure **Case Complete** is set to **Yes**.
- a. Run EDBC and review the **Display Eligibility Summary** page results and **Wrap Up** before authorizing. CBMS does not permit payment from two program aid codes in the same month. Burial assistance always pays for the month following the date of death. The client will be evaluated for the AF aid code they would have potentially been eligible to receive in the month of death.

Note: Do not authorize the benefit until after you have selected an appropriate provider.

- b. There is no **Gross Income Test** (earned or unearned) for burial. When the period of run includes months containing other AF program determinations, the appropriate income amount would display as normal for the results for those months. There is no **Net Income Test** for burial. However, the maximum benefit payable is displayed as the **Basic Need**. The **Grant Amount** reflects the burial payment to be made to the provider.
 - c. The **Resource Test** posts the countable liquid assets to be applied to burial. The life insurance and burial assets are not shown. They may be viewed in the **Individual Resource Details** screen. Countable resources above the SSI resource limit (\$2,000 individual, \$3,000 couple) will reduce the grant amount.
18. Once all of Wrap Up has been reviewed, you will come to the Authorize Eligibility Program Benefit page where you will complete the provider selection and authorize the burial benefit. Do not authorize until you have selected the correct provider.

Selecting a Provider

1. From the **Authorize Eligibility Program Benefit** page, the user must select a provider. Select only the burial month for making the provider payment. In the example, the highlighted month is December for the burial benefit month.
 - a. Select the provider search from the blue search icon next to the **First Payee (Provider)** box and this will prompt the search page to open.
2. From the **Search for Provider** page, enter the provider's name in the **Business Name** field, and then select **Search**.
3. Highlight the appropriate provider and click **Select**. Once selected, the page will return the user to the **Authorize Eligibility Program Benefit** window.

Note: If there is more than one provider, please refer to the guide on entering more than one provider.

- a. On the Authorize Eligibility Program Benefit window, CBMS will populate the provider and insert the value **For**, and the deceased Head of Household as

shown. The **Issuance Type** will default to **EFT-Provider Payment**, and **Issuance Method** must be **EBT/EFT**.

4. Authorize the payment.

ACCESSIBILITY

This document is designed to comply with the Web Content Accessibility Guidelines (WCAG) 2.1 AA standard. If you experience any difficulty accessing the content or have questions regarding the process, please contact SOC_StaffDevelopment@state.co.us for assistance.