

Let us assist you

The Neilan Funeral Home has been serving families in New London and Niantic since 1923. We are family owned and operated and are here to assist you with certain aspects of your application for financial assistance under Title 19 (Medicaid).

- ☛ We can help you establish an allowable funeral trust and a burial space items account.
- ☛ We also can assist you in securing a \$1,500 face value life insurance policy underwritten by National Guardian Life. (A-rated by AM best=excellent)
- ☛ We offer monuments or markers through our Monument Company- Ocean Monuments, LLC

Funeral Service Contracts: state of Connecticut statutes

Sec. 42-207. Irrevocable funeral contract

An Irrevocable funeral contract may be entered into in which the amount held in escrow may be disbursed only upon the death of the beneficiary, provided such contract does not exceed \$5,400 and all interest accumulates to the escrow account and is inaccessible to the beneficiary. Such irrevocable funeral contracts may be transferred from one funeral establishment to another upon request of the beneficiary. The purchase of an irrevocable funeral contract shall not preclude an individual from purchasing other funeral contracts that are revocable (such as a Burial Space Items account).



For more information visit the Funeral Contracts section of www.ctelderlaw.org

Medicaid & Social Services Title 19

*Your benefits and
entitlements*



Thomas L. Neilan & Sons Funeral Homes

Funeral Directors:
Christopher J. Neilan
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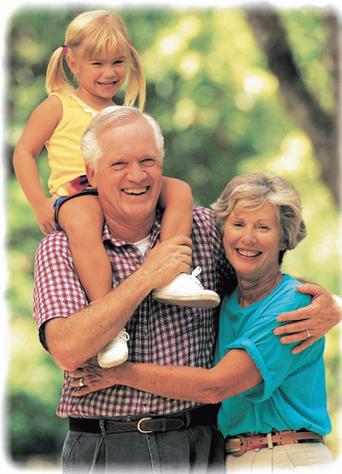
12 Ocean Avenue
New London, CT
860 443-1871

48 Grand Street
Niantic, CT
860 739-6112



Eligibility

Many individuals will find it necessary to apply for financial assistance under Title 19 of the Social Securities Act. In order to qualify for state Medicaid or the Social Security Administration's Supplemental Security Income Program, one's assets must be below a certain dollar amount. Furthermore, any assets transferred to others over the preceding 60 month "look back period" which do not qualify as exempt, may still be counted as assets and delay eligibility for the applicant.



Entitlements

If you are an applicant for Social Services benefits, you are entitled to:

- ❧ An *Irrevocable funeral trust* limited to \$5,400 in the state of Connecticut
- ❧ A *Burial Space Items account* containing funds that will pay for funeral merchandise associated with the grave site and grave opening. The following may be included:
 - * Grave, mausoleum or other final resting place
 - * Monument or marker
 - * Casket
 - * Vault
 - * Urn
- ❧ \$1,500 face value life insurance policy
- ❧ A *patient's need* account containing no more than \$1,600

Definition of Burial Plots

The definition of burial plots effective October 1, 2004 pursuant to Public Act 04-233, redefines a burial plot as "purchases of a grave site, opening and closing of a grave site, cremation urn, casket, outer burial container and a headstone or marker."

The following example demonstrates how the revised definition should be applied:

Prior to October 2004, Medicaid restricted Mr. Smith to only the \$5,400 irrevocable contract.

Mr. Smith is preparing to apply for Medicaid in January 2005. Prior to applying, he should visit a funeral home of his choice; make arrangements that suit his needs and purchase a pre-need funeral contract to cover those costs. Under these revised Connecticut guidelines, the funds set aside for "Burial Space Items" are placed into a revocable contract. It should be understood that the revocation may only be done with the approval of the Department of Social Service. The remaining funds are placed into an irrevocable contract that cannot exceed \$5,400. Both of these accounts are exempt assets when determining eligibility.