

Questions and Answers:

Providing Funeral Benefits to Albertans with Low Income

This document provides responses to question themes raised by funeral service providers at the September 27, 2022 Alberta Funeral Services Regulatory Board Lunch and Learn pertaining to changes made to the funeral benefits application process effective April 1, 2022.

Who is eligible to receive funeral benefits?

Funeral benefits are available to eligible members of an Assured Income for the Severely Handicapped (AISH) or Income Support household, or to other eligible low income Albertans.

What are the eligibility criteria for funeral benefits?

The eligibility criteria for funeral benefits are different depending on if the deceased individual was receiving AISH, Income Support, or was not accessing either of these programs.

For example, for low income Albertans who were not receiving AISH or Income Support, the estate of the deceased individual and any responsible survivors, such as a spouse or parent of a deceased child, must meet financial eligibility requirements. Income and assets from these sources are considered, after exemptions are applied, to determine if the deceased qualifies for a full or partial funeral benefit.

See the eligibility policies for each of the different client groups for further details: <https://www.alberta.ca/funeral-benefits.aspx>.

How much is provided to cover the costs of a funeral?

The rates for funeral benefits are set by the Minister of Community and Social Services through a Ministerial Order.

The rates are the actual costs, based on invoices, up to a maximum rate depending on the funeral. Within Alberta, the rates are:

- the actual cost up to a maximum of \$4,000 for cremation and funeral when the remains are not placed in a cemetery; or
- the actual cost up to a maximum of \$6,000 for cremation or burial when the remains are placed in a cemetery.
- If the required cemetery costs exceed \$2,000, and the total requested benefit amount exceeds the maximum of \$6,000, the additional cemetery costs will be paid as an exception for the following: a single cemetery plot; cemetery perpetual fees; grave opening and closing fees (plus winter fee); and a grave liner.

Alternatively, when the remains of the deceased individual are being transported to another province or territory for burial or cremation outside of Alberta, the rate is the actual cost of preparing the remains prior to transport and the actual reasonable cost of transportation by road and/or airfreight.

Are there exceptions made for additional costs?

Additional amounts may be provided when the maximum benefit rate is insufficient and there are extraordinary circumstances.

An exception is made when cemetery costs exceed \$2,000, and the total requested benefit amount exceeds the maximum of \$6,000. Quotes/invoices will be sufficient to substantiate the need. This exception only applies to the following: a single cemetery plot; cemetery perpetual fees; grave opening and closing fees (plus winter fee); and a grave liner.

All other requests to exceed the benefit maximums are considered on a case-by-case basis, by the appropriate delegated authority. The following criteria are considered for these exceptional requests:

- the burial or cremation and funeral expenses cannot be met by the maximum rate due to extraordinary circumstances;
- the expenses are considered necessary and essential for cremation or burial and funeral services;
- there are no other means to pay; and
- the least cost alternative is considered.

Why was the program changed in April 2022?

Alberta's new funeral benefits approach was implemented to enable families to select a funeral service provider of their choice for the arrangements of their loved one and to negotiate their own services and fees.

This approach is in line with how other benefits are provided through the AISH and Income Support programs.

When are the funeral benefit funds directed to spouses and parents of the deceased?

Funeral benefit payments are typically directed to the funeral service provider and, if applicable, to the cemetery. However, in accordance with legislative requirements, the applicant may choose to be paid directly if the deceased was their spouse/partner or dependent child. In these cases, the applicant is responsible to make arrangements to pay the funeral service provider and cemetery. In cases where the applicant provides a receipt showing they have paid the funeral expenses, the applicant may be paid directly upon request.

How do applicants receive help with completing the application form?

The Health and Funeral Benefits contact center has assessors available from 8:15 am to 4:30 pm daily. These assessors have been trained to assist with the funeral benefits application process and can also provide information about other social supports. Applicants who are having difficulty obtaining requested documents are encouraged to call the contact center for assistance. Applicants may call the contact center at 780-638-4443 in Edmonton or toll free at 1-855-638-4443 to seek assistance with the application process, or with other questions or concerns regarding funeral benefits.

Are funeral service providers paid to assist families to complete the funeral

Funeral service providers set their rates for the goods and services they provide, including any costs to assist with the Funeral Benefits application process. Funeral benefit applicants seek the funeral goods and services they deem appropriate, up to the maximum rates provided.

services application form?

Can funeral service providers submit applications on behalf of an applicant?

What happens when an application is missing information?

Can the additional documents, such as the Payment Direction and Exception forms be submitted with the application?

What happens if an applicant does not submit the Payment Direction form after the initial approval letter is received?

What information may be disclosed to a funeral service provider about an application?

Are reimbursements provided if a funeral has already been paid for?

Funeral service providers play a vital role in supporting families to arrange funeral services for their loved ones. At the applicant's request, they may submit an application form and other documents on behalf of an applicant.

If additional information is required before eligibility can be determined, the applicant will receive a letter, via email, if an email address was provided, and then by mail. The letter will explain what information is missing.

If an applicant is not able to provide the missing information, or if they have any questions, they can call the contact center to discuss the issue further.

All documents, including the Statement of Death, Payment Direction and Exception forms, may be submitted with the application if the information is available and complete. Alternatively, if this information is not available at the time of application, an applicant will be prompted to submit additional documents if an application is approved. All funeral benefits forms can be found at <https://www.alberta.ca/funeral-benefits.aspx>

The Funeral Benefits program contacts clients by email and letter to remind them of the requirement to submit the Payment Direction form before a payment can be issued. The Payment Direction form must be completed prior to payment being issued.

The program must comply with disclosure of information requirements under the *Freedom of Information and Protection of Privacy Act* to protect the privacy of applicants and deceased individuals.

Contact center staff may provide limited information to a funeral service provider about the status of an application, such as approved, denied or missing information, as well as the payment status.

Reimbursements may be provided when an applicant provides a copy of a paid invoice. The AISH and Income Support programs, which include other low income Albertans, have different eligibility criteria for reimbursement requests:

- AISH: Retroactive benefits may be provided up to six months after an expense has been incurred for the services, if all eligibility criteria would have been met at the time.

- Income Support and other low income Albertans: Funeral benefits may be provided for up to six months after the expenses were incurred, if there was an emergency requiring the expense to be paid prior to the approval and the eligibility criteria would have been met at the time. Emergencies are considered on a case-by-case basis by contact center staff.

Who makes arrangements for deceased transient persons?

If a deceased person is known, the person responsible for the disposition of the remains submits the application and provides as much information as they have available, including that the deceased was transient and limited details are available.

In some cases, if an applicant does not have sufficient information in the application, the Office of the Public Guardian and Trustee may need to be contacted for assistance in locating information on the deceased

If a deceased individual cannot be identified, basic funeral services are provided in the name of Jane or John Doe. The designated funeral service provider completes the application and the Office of the Public Trustee supports the process by directing the disposition of the deceased.

Why are cemeteries paid directly?

Cemetery fees are generally paid directly to the cemetery as the entity providing the service, and should be invoiced separately from funeral service provider fees. In cases where a cemetery does not have the ability to collect these fees, and relies on the funeral service provider to collect on their behalf, a funeral service provider may be paid the cemetery fees to coordinate payment.

What is the payment schedule for issuing funeral benefits?

Payments are generated once all of the required information is received.

Payment batches are run twice weekly and funeral service providers and cemeteries should receive payment within 14 days of when the benefit was finalized.