



## Behavioral Health Administration

# Burial Assistance

## Social Security

Social Security's Lump Sum Death Payment (LSDP) is federally funded and managed by the U.S. Social Security Administration (SSA). A surviving spouse or child may receive a special lump-sum death payment of \$255 if they meet certain requirements.

To be eligible for this payment, the surviving spouse must be living in the same household with the worker when he or she died. If they were living apart, the surviving **spouse** can still receive the lump-sum if, during the month the worker died, the spouse met one of the following requirements:

- Was already receiving benefits on the worker's record.
- Became eligible for benefits upon the worker's death.

If there's no eligible surviving spouse, the lump-sum can be paid to the worker's **child** (or children) if, during the month the worker died, the child met one of the following requirements:

- Was already receiving benefits on the worker's record.
- Became eligible for benefits upon the worker's death.


1-800-772-1213 (TTY: 1-800-325-0778)

## Maryland Burial Assistance for Public Assistance Recipients

The Burial Assistance Program provides limited financial help with funeral expenses of deceased recipients of Public Assistance programs when their families cannot afford funeral costs.

Verification of assets is required and burial assistance funds cannot be used to reimburse pre-paid funeral expenses. At the time of writing, total funeral expenses cannot exceed \$2,500 and the benefit amount is \$650 (although certain exceptions may be made).

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The program provides a cash benefit to the funeral director when the deceased individual was either already receiving assistance or met the eligibility requirements of a program administered by the Department of Human Services.

**Such programs may include:**

- Foster Care
- Public Assistance to Adults (PAA)
- Temporary Cash Assistance (TCA)
- Temporary Disability Assistance Program (TDAP)
- Medical Assistance (MA)
- Supplemental Security Income (SSI)

**The following expenses may be excluded when counting funeral expenses:**

- Burial plots
- Vaults
- Grave digging
- Burial clothing

Verification of assets, death and funeral arrangements are required. Burial assistance funds cannot be used towards reimbursement of expenses already paid. For more information about applying for Burial Assistance, please call 1-800-332-6347.

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## **Burial Assistance for Veterans**

Burial benefits available include a gravesite in any of the VA national cemeteries with available space, opening and closing of the grave, perpetual care, a government headstone, marker, or medallion, a burial flag, and a Presidential Memorial Certificate, at no cost to the family. Some veterans may also be eligible for burial allowances. Cremated remains are buried or inurned in national cemeteries in the same manner and with the same honors as casketed remains.

Burial benefits available for spouses and dependents buried in a national cemetery include burial with the veteran, perpetual care, and the spouse or dependents name and date of birth and death will be inscribed on the veteran's headstone, at no cost to the family. Eligible spouses and dependents may be buried, even if they predecease the veteran.

The veteran's family should make funeral or cremation arrangements with a funeral provider or cremation office. The funeral home or cremation provider will coordinate directly with the VA regarding the burials/inurnments. Any item or service obtained from a funeral home or

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cremation office will be at the family's expense. The Veterans Benefits Administration created Burial Benefits for Veterans and their Families, to assist in pre-need planning and record storage.

VA burial allowances are flat-rate monetary benefits that are generally paid at the maximum amount allowed by law for an eligible Veteran's burial and funeral costs. Eligible survivors are paid automatically upon notification of a Veteran's death, without the need to submit a claim.

If the Veteran had a service-related death on or after September 11, 2001, the maximum burial allowance is \$2,000. If a Veteran died before September 11, 2021, the maximum burial allowance is \$1,500. The following are non-service-related death rates payable if the Veteran was hospitalized by VA at the time of his or her death:

- If the Veteran dies on or after October 1, 2023, VA will pay a \$948 burial allowance and \$948 for a plot. Headstone/Marker \$231
- If the Veteran died on or after October 1, 2022, but before October 1, 2023, VA will pay a \$893 burial allowance and \$893 for a plot. Headstone/Marker \$231
- If the Veteran died on or after October 1, 2021, but before October 1, 2022, VA will pay a \$828 burial allowance and \$828 for a plot. Headstone/Marker \$231
- If the Veteran died on or after October 1, 2020, but before October 1, 2021, VA will pay a \$807 burial allowance and \$807 for a plot. Headstone/Marker \$231
- If the Veteran died on or after October 1, 2019, but before October 1, 2020, VA will pay up to \$796 burial allowance and \$796 for a plot. Headstone/Marker \$236

**This list is not exhaustive. Rates prior to 2019 can be found on the Veteran Affairs website: [va.gov/burials-memorials/veterans-burial-allowance](https://va.gov/burials-memorials/veterans-burial-allowance)**

Veteran Affairs may pay the family back for some or all of the costs of moving the Veteran's remains if one of these descriptions is true:

- The Veteran was hospitalized or in a VA-contracted nursing home at the time of death, or
- The Veteran died while traveling to VA-authorized care.

Note: If you are claiming a burial allowance for a non-service-connected death or unclaimed remains, you must file a claim within 2 years after the Veteran's death. If you are claiming an allowance for burial, plot, interment, or transportation costs for a non-service-connected death and the Veteran died while getting VA care at a VA health facility or facility contacted by VA, there is no time limit to file a claim. Allowances for service-connected deaths also have no time limits.

Call 1-800-827-1000 (TTY: 711) for additional information.

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## Financial Assistance for Military Families from the American Red Cross

The American Red Cross works in partnership with military aid societies to provide quality, reliable financial assistance to eligible applicants 24/7/365 in times of hardship. This program provides financial assistance for emergency needs. Assistance can include funds for emergency travel, burial of a loved one, emergency food and shelter, etc. Red Cross helps to facilitate the application process, the military aid society determines eligibility and the specific financial assistance package that is offered.

You can submit a request online or call the American Red Cross Hero Care Center. When calling, be sure to have the following information ready to provide the representative:

- Legal name
- Rank or rating
- Social Security number
- Date of birth
- Branch of service (Army, Navy, Air Force, Marines, Coast Guard)
- Military unit address
- Information about the deployed unit and home base unit (for deployed service members only)

### Eligibility:

Eligible for financial assistance if you are:

- An active duty service member; or
- A member of an activated National Guard or Reserve unit; or
- An immediate family member of a service member in the above two categories; or
- A military retiree or spouse/widow(er) of a retiree.

877-272-7337

Languages: English - Cost: Free

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## COVID-19 Funeral Assistance from the Federal Emergency Management Agency (FEMA)

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The Federal Emergency Management Agency (FEMA) provides financial assistance for COVID-19 related funeral expenses incurred after January 20, 2020.

**Eligibility:**

- The death must have occurred in the United States, including the U.S. territories, and the District of Columbia.
- For deaths that occurred after May 16, 2020, the death certificate must indicate the death was attributed to COVID-19.
- The applicant must be a U.S. citizen, non-citizen national, or qualified alien who incurred funeral expenses after January 20, 2020.
- Temporary tourist visa holders, foreign students, temporary work visa holders, habitual residents such as citizens of the Federated States of Micronesia, Palau, and the Republic of the Marshall Islands cannot apply for assistance.

**Expenses covered may include:**

- Transportation for up to two individuals to identify the deceased individual
- Transfer of remains
- Casket or urn
- Burial plot or cremation niche
- Marker or headstone
- Clergy or officiant services
- Arrangement of the funeral ceremony
- Use of funeral home equipment or staff
- Cremation or interment costs
- Costs associated with producing and certifying multiple death certificates
- Additional expenses mandated by any applicable local or state government laws or ordinances

**Documents Required:**

- Date of birth for the applicant and the deceased individual/Social Security number for the applicant and the deceased individual
- An official death certificate that attributes the death directly or indirectly to COVID-19 and shows that the death occurred in the United States, including the U.S. territories, and the District of Columbia
- Funeral expenses documents (receipts, funeral home contract, etc.) that include the applicant's name, the deceased person's name, the amount of funeral expenses, and

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the dates the funeral expenses happened Proof of funds received from other sources specifically for use toward funeral costs.

**Cost: Free**

The COVID-19 incident period ended on May 11, 2023. FEMA will continue to provide funeral assistance until Sept. 30, 2025, to those who have lost loved ones due to this pandemic.

Coverage Area: This program covers residents of All US states and territories.

Call 844-684-6333 to apply.

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## **The Angel Fund from the Patient Advocate Foundation (PAF)**

The Angel Fund supports funeral expenses associated with patients who have passed and were diagnosed and died from Acute Respiratory Distress Syndrome (ARDS), Toxic Shock Syndrome (TSS), and/or Sepsis within the last 6 months from application date.

This program provides:

Main Services:

- Burial & funeral help
- Financial assistance

Serving:

- All ages
- Grieving
- Facing end of life
- Uninsured
- Underinsured

**Eligibility:**

Must meet program income eligibility requirements.

This program helps families/caregivers who need burial help for patients diagnosed and who have passed away from Acute Respiratory Distress Syndrome (ARDS), Toxic Shock Syndrome (TSS), and/or Sepsis.

**Proof of Income:**

Diagnosis documentation, medical notes, or a death certificate confirming the patient's cause of death.

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This program covers residents of All US states and territories. Once approved, the financial fund provides a one-time \$1,000 grant to cover funeral burial or cremation expenses.

Applications may be completed by a caregiver and/or family member after the passing of the patient.

**Cost: Free**

**Phone:** 855-824-7941

**Languages:** English, Spanish

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## Family Assistance from Kailee Mills Foundation

The Kailee Mills Foundation helps to rebuild the lives of families experiencing loss and hardship from fatal or non-fatal vehicle crashes through individualized financial assistance, grief counseling, and emotional support through its Kailee Cares Family Assistance Program.

This program provides:

- Financial assistance for funeral services
- Help paying for healthcare
- Grief counseling

All family assistance is provided on a case-by-case basis. Each request is carefully reviewed to determine whether assistance will be provided based on need and budget availability.

Populations this program serves:

- All ages
- Grieving
- Hospitalized
- Families

Apply on their website: [kaileemillsfoundation.org](https://kaileemillsfoundation.org)


**Cost: Free**

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## Salvation Army Burial Assistance Program

The Salvation Army is a well-known and highly respected charitable organization that has been providing assistance to those in need for over 150 years. One of the lesser-known services they offer is their burial assistance program, which provides financial and emotional

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support to families who have lost a loved one but do not have the means to cover funeral expenses.

So what exactly is the Salvation Army's burial assistance program? Simply put, it is a service designed to help low-income families cover the costs associated with burying or cremating a loved one. This includes expenses such as caskets, urns, embalming fees, transportation fees, and cemetery fees. The exact amount of assistance provided varies depending on individual circumstances and available resources.

To qualify for the program, applicants must meet certain criteria set by the Salvation Army. These criteria typically include being unable to afford funeral expenses without causing significant financial strain on themselves or their family members. Additionally, applicants may be required to provide proof of income and assets as well as documentation showing their relationship to the deceased.

**Financial Need:**

The primary requirement for receiving burial assistance from the Salvation Army is financial need. The organization aims to help low-income families who cannot afford funeral expenses on their own. Applicants may be asked to provide proof of income or demonstrate that they do not have enough funds to cover the cost of a funeral.

**Death Certificate:**

To apply for burial assistance, you must have a death certificate for the deceased person issued by an authorized agency or physician. This document serves as proof of death and is required by most organizations when providing any type of funeral or burial services.

**Relationship to Deceased:**

The Salvation Army offers burial assistance only to immediate family members or legal representatives of the deceased person. This includes spouses, children, parents, siblings, grandparents, and legal guardians.

**Availability of Funds:**

It's important to note that Salvation Army burial assistance is subject to availability of funds in your local area. Each branch has its own budget and may not always have enough funds to assist every applicant in need.

**Benefit:**

- **Financial Assistance:** The primary benefit of this program is offering financial aid to those who cannot afford a proper burial for their loved ones. The Salvation Army offers up to \$1,500 in funding towards funeral expenses, helping ease some of the financial burden.

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- **Timely Assistance:** The Salvation Army burial assistance program is designed to provide timely assistance, with applications typically processed and approved within 24-48 hours.
- **Personalized Support:** The Salvation Army has a team of compassionate and experienced staff who work closely with families to ensure their needs are met. They take the time to understand each family's unique situation and offer personalized support and guidance throughout the process.

#### How to Apply:

- Before beginning the application process, it is important to determine if you meet the eligibility requirements for Salvation Army Burial Assistance. Generally, applicants must be low-income individuals or families who do not have enough resources to cover funeral expenses. You may also be required to provide proof of income and assets, as well as documentation showing your relationship with the deceased.
- The first step in applying for any type of assistance from The Salvation Army is to contact your local chapter. Each chapter may have specific guidelines and procedures for applying for burial assistance. You can find your nearest chapter by visiting The Salvation Army website or by searching online.
- To complete the application process, you will likely need to gather certain documents such as a death certificate, funeral home invoice, proof of income and assets, and any other documentation that may be requested by The Salvation Army. It is recommended that you have these documents ready before starting the application process.
- Once you have contacted your local chapter and gathered all necessary documents, it is time to complete the application. The application may be available online or you may need to fill it out in person at the Salvation Army office. Be sure to provide accurate and thorough information to avoid any delays in the processing of your application.

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## Assistance From Trade or Labor Organizations for Funeral Expenses

In certain cases, trade unions provide death payments to ex-members, their wives, or other family members who have passed away. Unions may be found via the AFL-CIO, the Change to Win Organizing Center, or by contacting the independent labor unions directly to inquire about these advantages.

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## MD State Anatomy Board Whole Body Donation Program

State Anatomy Board  
Bressler Research Building - Room B-026  
655 W. Baltimore Street

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Baltimore MD 21201-1559  
410-547-1222 or 1-800-879-2728

Body Donation - There is no expense as the person/legal next-of-kin is "gifting."  
Anatomy Gifts Registry  
[anatomygifts.org/](http://anatomygifts.org/)

### **Important Items to Remember:**

- Application process can be done by either the patient/client or their legal next-of-kin
- Located in Hanover, Maryland
- Can call any time day or night
- Patient/Client cannot have any documented communicable diseases (i.e., hepatitis, tuberculosis, HIV/AIDS, etc.)
- Can be completed post-mortem, though involves a telephonic interview and significant paperwork, so well advised to initiate the process prior to death
- Cremains can be mailed to identified recipient in the application OR can be picked up by the identified recipient in the application

## **Maryland State Anatomy Board - Patient/Client Application**

[health.maryland.gov/anatomy](http://health.maryland.gov/anatomy)

Important Items to Remember:

- Application process can only be completed by the patient/client
- Located in Baltimore City, Maryland
- Paper application only, must be mailed, and received/processed prior to death
- Patient/Client cannot have any documented communicable diseases (ie., hepatitis, tuberculosis, HIV/AIDS, etc.)
- Cremains can be mailed to identified recipient in the application OR can be picked up by the identified recipient in the application
- Unclaimed

Unclaimed" is for any one who:

- a) Cannot afford final arrangements; and/or,
- b) Does not have final arrangements; and/or,
- c) Does not have any identified legal next-of-kin who can facilitate final arrangements; and/or,
- d) Has a documented communicable disease that prevents body donation.

Is a no-cost cremation service, but cremains are NOT returned:

- a) Can call any time, day or night
- b) Interment made in a pauper's grave at Springfield Hospital Center's site
- c) A twice yearly memorial service held for further information:

<https://health.maryland.gov/anatomy/Documents/here.pdf>

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### **Direct Cremation - What Is It?**

- It is a basic and cost effective option.
- The body is cremated almost immediately after death.
- There is usually no funeral service/viewing held ahead of time.
- The body is not treated, embalmed, or presented for viewing.
- Family members/next-of-kin/friends may decide to hold a memorial service after the cremation.
- Costs can vary, so if that is a deciding factor, it is strongly recommended to call various businesses before making a decision.
- Whoever the legal next-of-kin is post-mortem, that person(s) must give final decision to the identified direct cremation provider, per Maryland Surrogacy Law.
- The direct cremation provider will transport the body from place of death to the crematorium.
- After the cremation, the cremains can either be picked up or delivered.

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