

Remaining Estate Assets

Red Lake County Social Services is committed to being good stewards of our state's resources. Therefore, Red Lake County Social Services approved the guidelines as set forth in this brochure outlining the family's usage of the decedent's remaining assets.

After funeral expenses have been paid, all remaining assets are subject to a Medical Assistance claim on behalf of the State of Minnesota and Red Lake County. Thus, any personal expenses including, but not limited to, clean up expenses for home or apartment must be approved by Red Lake County Social Services prior to the cost being incurred.

Please contact the decedent's financial caseworker or the MA Estate Collection worker to discuss approved costs for services prior to expending funds from the Decedent's estate.

CONTACT US

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Social Services

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WAS YOUR LOVED ONE ON
MEDICAL ASSISTANCE?

A GUIDE TO REASONABLE FUNERAL EXPENSES

EFFECTIVE 2025





Red Lake County Social Services

...would like to extend our sincere sympathy to your family at this difficult time. If your loved one had been on medical assistance after the age of 55 and/or had been in a long-term care facility, or had received General Assistance (GAMC), or Alternative Care at any age, there are certain guidelines that Red Lake County Social Services has put in place regarding final funeral expenses.

REASONABLE FUNERAL EXPENSES

Reasonable Funeral expenses are expenses directly related to the funeral goods/services and burial site goods/services made to finalize the remains according to government laws and the religious beliefs or wishes of the individual.

REASONABLE FUNERAL EXPENSES TO BE PAID FROM DECEDENT'S ESTATE

- Certificate of Death (up to 5)
 - Basic Funeral Home Services (cremation, embalming, least expensive urn, or casket)
 - Vault (Urn or Casket)
 - Ground Transportation of the body
 - Cemetery Plot
 - Cemetery Burial opening/closing (Casket & Vault or Urn & Vault)
 - Grave Marker with Engraving (Lowest cost stone, flat marker, plus placement or add Date and/or Name to existing marker)
 - One Memorial Service (public visitation service, funeral service, or grave site service)
 - One Basic Newspaper Obituary
 - One Clergy/Officiant
 - One Musician
- **This is not a complete list. For more information, please contact Red Lake County Social Services.

PREPAID BURIAL TRUSTS

If a decedent has a prepaid burial trust, the funds must "be distributed for the payment of the at-need funeral goods, funeral services, burial site goods or burial site services selected with any excess funds distributed to the beneficiary's estate". See Minn. Stat. section 149A.97, subdivision 3a, clauses (9) and (10). If the funeral costs exceed the dollar amount of the prepaid burial trust or insurance funds, reasonable increases for inflation will be allowed.

UNALLOWED FUNERAL EXPENSES

- Planning Costs
- Family Travel/Lodging/Meals
- Memorial Cards, Gifts, Bequests, or Donations
- Catered Meals/Lunches/Beverages
- Flowers/Photos/Photo Boards
- Thank You Cards & Stamps
- Clothing for the deceased (unless NONE is available)
- Police Escort

**This is not a complete list. Any of the above items specified in a prepaid burial are allowed up to the dollar amount listed on the policy.

ESTATE ASSETS SUBJECT TO RECOVERY

INCLUDE, BUT ARE NOT LIMITED TO...

- Real Property and/or Valuables
- Cash/Uncashed Checks
- Checking Savings, and Trust Accounts
- Stocks and Bonds
- Capital Credits
- Certificates/Money Market Accounts
- Vehicles
- Long term care facility personal accounts Excess Funds from Prepaid Burial Accounts Life Insurance if Beneficiary is the Estate or Funeral Home and a balance remains after the funeral costs are paid in full.